

Supplementary Financial Information

For the Quarter Ended – April 30, 2017

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

Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of BMO Financial Group (the bank). This information should be used in conjunction with the bank's Q2 2017 Report to Shareholders and the 2016 Annual Report.

Additional financial information is also available in the Q2 2017 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated N.A. were not available.

Items indicated n.a. were not applicable.

Accounting Framework

We report our financial results under International Financial Reporting Standards (IFRS) as adopted by the International Accounting Standards Board (IASB). We use the terms IFRS and Generally Accepted Accounting Principles (GAAP) interchangeably.

Results and measures in both the MD&A and this document are presented on an IFRS basis. They are also presented on an adjusted basis that excludes the impact of certain items. Management assesses performance on both a GAAP basis and an adjusted basis and considers both bases to be useful in assessing underlying, ongoing business performance. Some metrics such as revenue, revenue growth, operating leverage and efficiency ratio have been presented based on revenue net of insurance claims, commissions and changes in policy benefit liabilities (CCPB). Users may find this presentation to be more useful as it reduces the variability in results associated with insurance. Insurance revenue can experience variability arising from fluctuations in fair value of insurance assets which are largely offset by the fair value changes of policy benefit liabilities reflected in CCPB. For additional discussion of CCPB, see the 2016 Annual Report. Adjusted results and measures are non-GAAP and are detailed in the Non-GAAP Measures section in the Management's Discussion and Analysis (MD&A) of the bank's Second Quarter 2017 Report to Shareholders and 2016 Annual Report. For additional information about non-GAAP adjusted results and measures from prior periods included in this document, please refer to the applicable period's Report to Shareholders.

Securities regulators require that companies caution readers that earnings and other measures adjusted to a basis other than GAAP do not have standardized meanings under GAAP and are unlikely to be comparable to similar measures used by other companies.

Adjusted Results

Adjusted results exclude the following items:

Adjusting Items (Pre tax)												
(Canadian \$ in millions)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	Fiscal 2016	Fiscal 2015	
Amortization of acquisition-related intangible assets	(43)	(37)	(37)	(40)	(40)	(43)	(43)	(40)	(40)	(160)	(163)	
Acquisition integration costs	(21)	(22)	(31)	(27)	(24)	(22)	(20)	(9)	(11)	(104)	(53)	
Cumulative accounting adjustment	-	-	-	-	-	(85)	-	-	-	(85)	-	
Restructuring costs	-	-	-	-	(188)	-	-	-	(149)	(188)	(149)	
(Increase) / decrease in collective allowance	-	-	-	-	-	-	-	-	-	-	-	
Total	(64)	(59)	(68)	(67)	(252)	(150)	(63)	(49)	(200)	(537)	(365)	

Adjusting Items (After tax)												
(Canadian \$ in millions)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	Fiscal 2016	Fiscal 2015	
Amortization of acquisition-related intangible assets	(34)	(28)	(29)	(31)	(31)	(33)	(33)	(32)	(31)	(124)	(127)	
Acquisition integration costs	(13)	(14)	(21)	(19)	(16)	(15)	(17)	(6)	(10)	(71)	(43)	
Cumulative accounting adjustment	-	-	-	-	-	(62)	-	-	-	(62)	-	
Restructuring costs	-	-	-	-	(132)	-	-	-	(106)	(132)	(106)	
(Increase) / decrease in collective allowance	-	-	-	-	-	-	-	-	-	-	-	
Total	(47)	(42)	(50)	(50)	(179)	(110)	(50)	(38)	(147)	(389)	(276)	

Taxable Equivalent Basis

BMO analyzes consolidated revenues on a reported basis. However, like many banks, BMO analyzes revenue of operating groups and ratios computed using revenue on a taxable equivalent basis (teb). Revenue and the provision for income taxes are increased on tax-exempt securities to an equivalent before-tax basis to facilitate comparisons of income between taxable and tax-exempt sources. The effective income tax rate is also analyzed on a teb for consistency of approach. The offset to the group teb adjustments, mostly in BMO Capital Markets, is reflected in Corporate Services.

Changes

Periodically, certain business lines or units within business lines are transferred between client groups and corporate support groups to more closely align BMO's organizational structure with its strategic priorities. In addition, revenue and expense allocations are updated to more accurately align with current experience. Results for prior periods are restated to conform to the presentation.

In addition, certain reclassifications that do not impact the bank's reported and adjusted net income have been reflected, including changes in group allocations.

Corporate Services results prior to 2016 reflected certain items in respect of the 2011 purchased loan portfolio, including recognition of the reduction in the credit mark that is reflected in net interest income over the term of the purchased loans and provisions and recoveries of credit losses on the purchased portfolio. Beginning in the first quarter of 2016, the reduction in the credit mark that is reflected in net interest income and the provision for credit losses on the purchased performing portfolio are being recognized in U.S. P&C, consistent with the accounting for the acquisition of BMO TF, and given that these amounts have reduced substantially in size. Results for prior periods have not been reclassified. Recoveries or provisions on the 2011 purchased credit impaired portfolio continue to be recognized in Corporate Services. Purchased loan accounting impacts related to BMO TF are recognized in U.S. P&C.

Also effective in the first quarter of 2016, income from equity investments has been reclassified from net interest income to non-interest revenue in Canadian P&C, Wealth Management and Corporate Services. Results for prior periods have been reclassified. Restructuring costs and acquisition and integration costs that impact more than one operating group are also included in Corporate Services.

For institutions using advanced approaches for credit risk or operational risk, there is a Basel I Capital Floor as prescribed in OSFI's CAR Guideline. In calculating regulatory capital ratios, there is a requirement to increase RWA when an amount calculated under the Basel I rules (covering both RWA and capital deductions) is higher than a similar calculation under the risk-sensitive Basel III rules. During the fourth quarter of 2016, certain capital ratios and RWA were amended for Q3 2016, Q2 2016 and Q1 2016. RWA was also amended for Q4 2015.

Users may provide their comments and suggestions on the Supplementary Financial Information document by contacting Christine Viau at (416) 867-6956 or christine.viau@bmo.com

FINANCIAL HIGHLIGHTS

(\$ millions except as noted)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Income Statement Information														
Total revenue	1	5,741	5,405	5,278	5,633	5,101	5,075	4,982	4,826	4,526	11,146	10,176	21,087	19,389
Provision for credit losses (PCL)	2	259	173	174	257	201	183	128	160	161	432	384	815	612
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	3	708	4	79	691	407	366	265	218	24	712	773	1,543	1,254
Non-interest expense	4	3,276	3,379	3,323	3,092	3,312	3,270	3,093	2,971	3,112	6,655	6,582	12,997	12,182
Provision for income taxes	5	250	361	357	348	208	188	282	285	230	611	396	1,101	936
Net income	6	1,248	1,488	1,345	1,245	973	1,068	1,214	1,192	999	2,736	2,041	4,631	4,405
Adjusted net income	7	1,295	1,530	1,395	1,295	1,152	1,178	1,264	1,230	1,146	2,825	2,330	5,020	4,681
Non-controlling interest in subsidiaries	8	1	1	1	-	-	8	8	7	6	2	8	9	35
Net income attributable to Bank shareholders	9	1,247	1,487	1,344	1,245	973	1,060	1,206	1,185	993	2,734	2,033	4,622	4,370
Reported Profitability Measures														
Basic earnings per share	10	\$1.85	\$2.23	\$2.03	\$1.87	\$1.46	\$1.59	\$1.83	\$1.81	\$1.49	\$4.08	\$3.04	\$6.94	\$6.59
Diluted earnings per share	11	\$1.84	\$2.22	\$2.02	\$1.86	\$1.45	\$1.58	\$1.83	\$1.80	\$1.49	\$4.06	\$3.03	\$6.92	\$6.57
Return on common equity	12	12.6 %	14.9 %	13.8 %	13.0 %	10.1 %	10.9 %	12.9 %	13.6 %	11.4 %	13.8 %	10.5 %	12.1 %	12.5 %
Return on tangible common equity	13	15.7 %	18.5 %	17.2 %	16.3 %	12.8 %	14.0 %	16.3 %	17.2 %	14.5 %	17.1 %	13.4 %	15.3 %	15.8 %
Return on average assets	14	0.70 %	0.81 %	0.75 %	0.70 %	0.57 %	0.59 %	0.70 %	0.71 %	0.62 %	0.76 %	0.58 %	0.65 %	0.66 %
Return on average risk-weighted assets	15	1.91 %	2.17 %	1.92 %	1.81 %	1.47 %	1.62 %	1.96 %	1.97 %	1.73 %	2.04 %	1.54 %	1.71 %	1.84 %
Net interest margin on average earning assets	16	1.52 %	1.55 %	1.57 %	1.58 %	1.61 %	1.58 %	1.53 %	1.52 %	1.48 %	1.53 %	1.59 %	1.59 %	1.51 %
excluding trading NII and trading assets	17	1.84 %	1.85 %	1.87 %	1.87 %	1.87 %	1.82 %	1.80 %	1.84 %	1.81 %	1.84 %	1.84 %	1.86 %	1.83 %
Efficiency ratio	18	57.1 %	62.5 %	63.0 %	54.9 %	64.9 %	64.4 %	62.1 %	61.6 %	68.7 %	59.7 %	64.7 %	61.6 %	62.8 %
Efficiency ratio, net of CCPB	19	65.1 %	62.6 %	63.9 %	62.6 %	70.6 %	69.4 %	65.6 %	64.5 %	69.1 %	63.8 %	70.0 %	66.5 %	67.2 %
PCL-to-average net loans and acceptances	20	0.28 %	0.19 %	0.19 %	0.29 %	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.23 %	0.22 %	0.23 %	0.19 %
Effective tax rate	21	16.69 %	19.51 %	20.95 %	21.86 %	17.57 %	14.98 %	18.83 %	19.29 %	18.75 %	18.25 %	16.24 %	19.20 %	17.52 %
Effective tax rate (teb)	22	27.00 %	24.32 %	26.29 %	26.73 %	25.18 %	24.59 %	24.88 %	25.07 %	24.84 %	25.57 %	24.87 %	25.80 %	24.89 %
Adjusted Profitability Measures (1)														
Basic earnings per share	23	\$1.92	\$2.29	\$2.11	\$1.95	\$1.73	\$1.76	\$1.91	\$1.86	\$1.72	\$4.21	\$3.49	\$7.55	\$7.02
Diluted earnings per share	24	\$1.92	\$2.28	\$2.10	\$1.94	\$1.73	\$1.75	\$1.90	\$1.86	\$1.71	\$4.20	\$3.48	\$7.52	\$7.00
Return on common equity	25	13.1 %	15.3 %	14.4 %	13.5 %	12.1 %	12.1 %	13.5 %	14.0 %	13.2 %	14.2 %	12.1 %	13.1 %	13.3 %
Return on tangible common equity	26	15.9 %	18.6 %	17.5 %	16.6 %	14.8 %	15.0 %	16.6 %	17.3 %	16.2 %	17.3 %	14.9 %	16.1 %	16.4 %
Return on average assets	27	0.73 %	0.84 %	0.78 %	0.73 %	0.67 %	0.65 %	0.73 %	0.73 %	0.71 %	0.78 %	0.66 %	0.71 %	0.70 %
Efficiency ratio	28	55.9 %	61.4 %	61.7 %	53.7 %	60.0 %	62.1 %	60.8 %	60.5 %	64.3 %	58.6 %	61.0 %	59.2 %	60.9 %
Efficiency ratio, net of CCPB	29	63.8 %	61.5 %	62.6 %	61.2 %	65.2 %	66.8 %	64.2 %	63.4 %	64.7 %	62.6 %	66.0 %	63.9 %	65.2 %
Effective tax rate	30	17.12 %	19.76 %	21.18 %	22.00 %	19.59 %	16.21 %	18.89 %	19.45 %	19.83 %	18.57 %	17.92 %	19.92 %	17.97 %
Effective tax rate (teb)	31	27.00 %	24.41 %	26.32 %	26.69 %	25.81 %	24.77 %	24.71 %	25.05 %	25.04 %	25.62 %	25.29 %	25.94 %	24.87 %
Growth Rates														
Diluted earnings per share growth	32	27.0 %	40.2 %	10.4 %	3.3 %	(2.7)%	8.2 %	17.3 %	7.8 %	(6.9)%	33.9 %	2.7 %	5.3 %	2.5 %
Diluted adjusted earnings per share growth	33	10.8 %	30.3 %	10.5 %	4.3 %	1.2 %	14.4 %	16.6 %	7.5 %	4.9 %	20.6 %	7.4 %	7.4 %	6.2 %
Operating leverage	34	13.6 %	3.2 %	(1.5)%	12.6 %	6.2 %	(8.4)%	0.3 %	(5.9)%	(16.3)%	8.4 %	(1.4)%	2.1 %	(5.1)%
Operating leverage, net of CCPB	35	8.3 %	11.4 %	2.8 %	3.2 %	(2.2)%	0.5 %	1.6 %	1.5 %	(8.5)%	9.8 %	(0.9)%	1.1 %	(3.0)%
Adjusted operating leverage, net of CCPB	36	2.3 %	9.1 %	2.9 %	3.8 %	(0.8)%	2.8 %	1.8 %	1.4 %	(2.0)%	5.7 %	0.9 %	2.1 %	(1.3)%
Revenue growth	37	12.5 %	6.5 %	5.9 %	16.7 %	12.7 %	0.4 %	7.4 %	2.0 %	3.6 %	9.5 %	6.2 %	8.8 %	6.4 %
Revenue growth, net of CCPB	38	7.2 %	14.7 %	10.2 %	7.3 %	4.3 %	9.3 %	8.7 %	9.4 %	11.4 %	10.9 %	6.7 %	7.8 %	8.5 %
Adjusted revenue growth, net of CCPB	39	7.2 %	12.7 %	10.2 %	7.3 %	4.3 %	11.3 %	8.7 %	9.4 %	11.4 %	10.0 %	7.7 %	8.2 %	8.5 %
Non-interest expense growth	40	(1.1)%	3.3 %	7.4 %	4.1 %	6.5 %	8.8 %	7.1 %	7.9 %	19.9 %	1.1 %	7.6 %	6.7 %	11.5 %
Net income growth	41	28.2 %	39.4 %	10.8 %	4.5 %	(2.6)%	6.8 %	13.5 %	5.9 %	(7.1)%	34.0 %	2.1 %	5.1 %	1.7 %
Adjusted net income growth	42	12.3 %	29.9 %	10.3 %	5.3 %	0.5 %	13.2 %	13.9 %	5.7 %	4.6 %	21.2 %	6.5 %	7.2 %	5.1 %
Balance Sheet Information														
Total assets	43	718,943	692,384	687,935	691,682	681,458	699,293	641,881	672,442	633,275	718,943	681,458	687,935	641,881
Average assets	44	725,500	725,784	712,975	702,839	698,744	714,029	682,451	662,665	661,440	725,645	706,471	707,122	664,391
Average earning assets	45	650,591	647,569	631,389	622,754	611,606	624,938	597,483	580,842	571,995	649,055	618,345	622,732	579,471
Average loans and acceptances	46	373,861	370,151	367,462	360,046	353,382	349,847	332,267	322,035	315,912	371,975	351,595	357,708	320,081
Average deposits	47	489,325	486,610	478,479	468,181	455,035	472,899	454,743	436,508	427,454	487,945	464,065	468,723	435,468
Average common shareholders' equity	48	39,149	38,393	37,660	36,858	37,632	37,140	36,105	34,019	34,491	38,766	37,383	36,997	34,135
Gross impaired loans (GIL) and acceptances (2)	49	2,399	2,196	2,332	2,307	2,196	2,158	1,959	2,165	2,047	2,399	2,196	2,332	1,959
Cash and securities-to-total assets ratio	50	27.7 %	27.7 %	27.1 %	27.3 %	26.7 %	26.4 %	27.8 %	29.3 %	30.0 %	27.7 %	26.7 %	27.1 %	27.8 %
GIL-to-gross loans and acceptances (2)	51	0.63 %	0.60 %	0.62 %	0.63 %	0.62 %	0.60 %	0.58 %	0.66 %	0.65 %	0.63 %	0.62 %	0.62 %	0.58 %
Capital Measures														
Common Equity Tier 1 Ratio	52	11.3 %	11.1 %	10.1 %	10.0 %	9.7 %	10.0 %	10.7 %	10.4 %	10.2 %	11.3 %	9.7 %	10.1 %	10.7 %
Tier 1 capital ratio - Basel III	53	12.8 %	12.6 %	11.6 %	11.2 %	11.0 %	11.3 %	12.3 %	11.7 %	11.4 %	12.8 %	11.0 %	11.6 %	12.3 %
Total capital ratio - Basel III	54	14.9 %	14.7 %	13.6 %	13.3 %	13.1 %	13.4 %	14.4 %	13.7 %	13.5 %	14.9 %	13.1 %	13.6 %	14.4 %
CET1 capital RWA	55	270,791	260,795	277,562	272,882	265,530	268,071	239,689	239,934	231,243	270,791	265,530	277,562	239,689
Leverage ratio	56	4.3 %	4.2 %	4.2 %	4.0 %	3.9 %	4.0 %	4.2 %	3.9 %	3.8 %	4.3 %	3.9 %	4.2 %	4.2 %

(1) Adjusted Results are non-GAAP financial measures. See "Accounting Framework" section on page 1 for further information.

(2) GIL excludes Purchased Credit Impaired Loans.

FINANCIAL HIGHLIGHTS CONTINUED

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
(\$ millions except as noted)														
Dividend Information														
Dividends declared per share	1	\$0.88	\$0.88	\$0.86	\$0.86	\$0.84	\$0.84	\$0.82	\$0.82	\$0.80	\$1.76	\$1.68	\$3.40	\$3.24
Dividends paid per share	2	\$0.88	\$0.86	\$0.86	\$0.84	\$0.84	\$0.82	\$0.82	\$0.80	\$0.80	\$1.74	\$1.66	\$3.36	\$3.20
Common dividends	3	575	570	555	555	541	540	527	527	515	1,145	1,081	2,191	2,087
Preferred dividends	4	42	45	34	40	35	41	30	23	31	87	76	150	117
Dividend yield	5	3.64 %	3.58 %	4.03 %	4.11 %	4.11 %	4.47 %	4.31 %	4.49 %	4.06 %	3.64 %	4.11 %	3.98 %	4.26 %
Dividend payout ratio (1)	6	47.6 %	39.5 %	42.4 %	46.0 %	57.5 %	52.8 %	44.8 %	45.3 %	53.7 %	43.2 %	55.3 %	49.0 %	49.2 %
Adjusted dividend payout ratio (2)	7	45.8 %	38.4 %	40.8 %	44.1 %	48.6 %	47.7 %	42.9 %	44.1 %	46.5 %	41.8 %	48.1 %	45.0 %	46.2 %
Share Information														
Share price: high	8	\$104.15	\$101.15	\$87.92	\$85.50	\$82.56	\$80.05	\$78.50	\$79.43	\$80.76	\$104.15	\$82.56	\$87.92	\$84.39
low	9	\$96.10	\$83.58	\$81.62	\$79.82	\$68.65	\$69.39	\$64.01	\$71.27	\$73.12	\$83.58	\$68.65	\$68.65	\$64.01
close	10	\$96.66	\$98.43	\$85.36	\$83.70	\$81.74	\$75.22	\$76.04	\$72.98	\$78.82	\$96.66	\$81.74	\$85.36	\$76.04
Book value per share	11	\$62.22	\$59.51	\$59.56	\$58.06	\$55.57	\$59.61	\$56.31	\$55.36	\$51.65	\$62.22	\$55.57	\$59.56	\$56.31
Number of common shares outstanding: end of period	12	652.1	648.9	645.8	644.9	643.6	643.3	642.6	642.3	644.3	652.1	643.6	645.8	642.6
average basic	13	651.1	647.7	645.4	644.4	643.4	643.0	642.4	643.5	645.5	649.4	643.2	644.0	644.9
average diluted	14	653.6	650.3	647.7	646.6	645.3	644.9	644.2	645.6	647.9	651.9	645.1	646.1	647.2
Total market value of common shares	15	63,032	63,873	55,122	53,975	52,604	48,386	48,862	46,876	50,780	63,032	52,604	55,122	48,862
Market-to-book value ratio	16	1.55	1.65	1.43	1.44	1.47	1.26	1.35	1.32	1.53	1.55	1.47	1.43	1.35
Price-to-earnings multiple	17	12.2	13.0	12.4	12.5	12.3	11.2	11.6	11.6	12.8	12.2	12.3	12.3	11.6
Total shareholder return: twelve month	18	22.9 %	36.3 %	17.0 %	19.8 %	8.3 %	7.6 %	(3.0)%	(6.6)%	8.5 %	22.9 %	8.3 %	17.0 %	(3.0)%
three-year average	19	13.0 %	17.8 %	9.9 %	14.0 %	13.6 %	10.6 %	13.5 %	13.0 %	15.2 %	13.0 %	13.6 %	9.9 %	13.5 %
Additional Bank Information														
Number of full-time equivalent employees: Canada	20	29,945	29,932	29,643	30,379	30,330	30,800	30,669	31,155	30,970	29,945	30,330	29,643	30,669
United States	21	14,350	14,339	14,147	14,263	14,443	14,580	14,316	14,720	14,730	14,350	14,443	14,147	14,316
Other	22	1,470	1,458	1,444	1,422	1,393	1,402	1,368	1,361	1,377	1,470	1,393	1,444	1,368
Total	23	45,765	45,729	45,234	46,064	46,166	46,782	46,353	47,236	47,077	45,765	46,166	45,234	46,353
Number of bank branches: Canada	24	938	941	942	942	940	940	939	938	937	938	940	942	939
United States	25	578	578	576	580	594	594	592	595	596	578	594	576	592
Other	26	4	4	4	4	4	4	4	4	4	4	4	4	4
Total	27	1,520	1,523	1,522	1,526	1,538	1,538	1,535	1,537	1,537	1,520	1,538	1,522	1,535
Number of automated banking machines: Canada	28	3,281	3,269	3,285	3,415	3,421	3,440	3,442	3,461	3,222	3,281	3,421	3,285	3,442
United States	29	1,391	1,388	1,314	1,313	1,325	1,323	1,319	1,314	1,308	1,391	1,325	1,314	1,319
Total	30	4,672	4,657	4,599	4,728	4,746	4,763	4,761	4,775	4,530	4,672	4,746	4,599	4,761
Credit rating: DBRS (3)	31	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA
Fitch	32	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's (3) (4)	33	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3
Standard and Poor's	34	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+
Other Statistical Information														
Prime rate: average Canadian	35	2.70 %	2.70 %	2.70 %	2.70 %	2.70 %	2.70 %	2.70 %	2.82 %	2.85 %	2.70 %	2.70 %	2.70 %	2.84 %
average U.S.	36	3.88 %	3.63 %	3.50 %	3.50 %	3.50 %	3.37 %	3.25 %	3.25 %	3.25 %	3.75 %	3.44 %	3.47 %	3.25 %
Exchange rate: as at Cdn/U.S. dollar	37	1.3650	1.3012	1.3411	1.3056	1.2548	1.4006	1.3075	1.3080	1.2064	1.3650	1.2548	1.3411	1.3075
average Cdn/U.S. dollar	38	1.3412	1.3288	1.3216	1.3029	1.3016	1.3737	1.3191	1.2671	1.2412	1.3349	1.3381	1.3251	1.2550

(1) Dividend payout ratio equals dividends declared per share divided by basic earnings per share.

(2) Adjusted dividend payout ratio equals dividends declared per share divided by adjusted basic earnings per share.

(3) Moody's and DBRS have a negative outlook pending further details on the government's approach to implement a bail-in regime for Canada's domestic systemically important banks.

(4) Subsequent to quarter end, on May 10, 2017, Moody's downgraded the ratings of six Canadian banks, including BMO, and their affiliates. BMO's long-term credit rating was downgraded by one notch to A1.

**TOTAL BANK CONSOLIDATED
SUMMARY INCOME STATEMENTS
AND HIGHLIGHTS**

(\$ millions except as noted)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Net interest income	1	2,409	2,530	2,498	2,474	2,420	2,480	2,311	2,227	2,060	4,939	4,900	9,872	8,763
Non-interest revenue	2	3,332	2,875	2,780	3,159	2,681	2,595	2,671	2,599	2,466	6,207	5,276	11,215	10,626
Total revenue	3	5,741	5,405	5,278	5,633	5,101	5,075	4,982	4,826	4,526	11,146	10,176	21,087	19,389
Provision for credit losses	4	259	173	174	257	201	183	128	160	161	432	384	815	612
Net interest income and non-interest revenue, net of PCL	5	5,482	5,232	5,104	5,376	4,900	4,892	4,854	4,666	4,365	10,714	9,792	20,272	18,777
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	6	708	4	79	691	407	366	265	218	24	712	773	1,543	1,254
Non-interest expense	7	3,276	3,379	3,323	3,092	3,312	3,270	3,093	2,971	3,112	6,655	6,582	12,997	12,182
Income before taxes	8	1,498	1,849	1,702	1,593	1,181	1,256	1,496	1,477	1,229	3,347	2,437	5,732	5,341
Provision for income taxes	9	250	361	357	348	208	188	282	285	230	611	396	1,101	936
Net income	10	1,248	1,488	1,345	1,245	973	1,068	1,214	1,192	999	2,736	2,041	4,631	4,405
Non-controlling interest in subsidiaries	11	1	1	1	-	-	8	8	7	6	2	8	9	35
Net income attributable to Bank shareholders	12	1,247	1,487	1,344	1,245	973	1,060	1,206	1,185	993	2,734	2,033	4,622	4,370
Adjusted net income	13	1,295	1,530	1,395	1,295	1,152	1,178	1,264	1,230	1,146	2,825	2,330	5,020	4,681
Revenue, net of CCPB	14	5,033	5,401	5,199	4,942	4,694	4,709	4,717	4,608	4,502	10,434	9,403	19,544	18,135
Adjusted revenue	15	5,741	5,405	5,278	5,633	5,101	5,159	4,984	4,826	4,526	11,146	10,260	21,171	19,391
Adjusted revenue, net of CCPB	16	5,033	5,401	5,199	4,942	4,694	4,793	4,719	4,608	4,502	10,434	9,487	19,628	18,137
Adjusted revenue growth, net of CCPB	17	7.2 %	12.7 %	10.2 %	7.3 %	4.3 %	11.3 %	8.7 %	9.4 %	11.4 %	10.0 %	7.7 %	8.2 %	8.5 %
Adjusted non-interest expense	18	3,212	3,320	3,255	3,025	3,060	3,204	3,032	2,922	2,912	6,532	6,264	12,544	11,819
Adjusted non-interest expense growth	19	4.9 %	3.6 %	7.3 %	3.5 %	5.1 %	8.5 %	6.9 %	8.0 %	13.4 %	4.3 %	6.8 %	6.1 %	9.8 %
Adjusted provision for credit losses	20	259	173	174	257	201	183	128	160	161	432	384	815	612

U.S. Segment Information (\$CAD equivalent)

Net interest income	21	982	1,022	996	986	978	984	848	814	737	2,004	1,962	3,944	3,182
Non-interest revenue	22	823	742	848	730	608	717	767	652	696	1,565	1,325	2,903	2,720
Total revenue	23	1,805	1,764	1,844	1,716	1,586	1,701	1,615	1,466	1,433	3,569	3,287	6,847	5,902
Provision for (recovery of) credit losses	24	111	39	87	77	55	(15)	(31)	49	(19)	150	40	204	52
Net interest income and non-interest revenue, net of PCL	25	1,694	1,725	1,757	1,639	1,531	1,716	1,646	1,417	1,452	3,419	3,247	6,643	5,850
Non-interest expense	26	1,304	1,297	1,304	1,216	1,298	1,275	1,234	1,146	1,156	2,601	2,573	5,093	4,660
Income before taxes	27	390	428	453	423	233	441	412	271	296	818	674	1,550	1,190
Provision for income taxes	28	94	104	127	117	51	114	102	57	58	198	165	409	240
Net income	29	296	324	326	306	182	327	310	214	238	620	509	1,141	950
Adjusted net income	30	325	340	372	332	251	313	305	232	268	665	564	1,268	1,026
Adjusted net interest margin on average earning assets	31	1.62 %	1.65 %	1.64 %	1.68 %	1.75 %	1.62 %	1.48 %	1.50 %	1.48 %	1.64 %	1.68 %	1.67 %	1.51 %
Adjusted revenue	32	1,805	1,764	1,844	1,716	1,586	1,701	1,615	1,466	1,433	3,569	3,287	6,847	5,902
Adjusted non-interest expense	33	1,263	1,254	1,261	1,177	1,191	1,240	1,203	1,120	1,079	2,517	2,431	4,869	4,501
Adjusted provision for credit losses	34	111	58	62	77	55	46	16	51	16	169	101	240	114
Average assets	35	268,629	267,105	264,514	256,660	252,104	266,621	250,510	237,338	228,537	267,855	259,443	260,018	234,475
Average earning assets	36	247,806	246,274	241,547	233,551	227,821	241,449	227,197	214,882	204,118	247,027	234,710	236,137	211,040
Average net loans and acceptances	37	115,531	115,624	117,642	114,888	113,172	112,045	98,932	92,074	89,855	115,579	112,602	114,444	91,630
Average deposits	38	165,440	160,462	164,781	165,517	159,873	178,111	169,435	160,537	154,603	162,910	169,092	167,110	159,611

\$USD Equivalent

Net interest income	39	732	769	753	757	752	715	643	642	594	1,501	1,467	2,977	2,537
Non-interest revenue	40	613	559	642	560	464	522	581	514	561	1,172	986	2,188	2,164
Total revenue	41	1,345	1,328	1,395	1,317	1,216	1,237	1,224	1,156	1,155	2,673	2,453	5,165	4,701
Provision for (recovery of) credit losses	42	84	28	66	59	41	(10)	(24)	39	(15)	112	31	156	41
Net interest income and non-interest revenue, net of PCL	43	1,261	1,300	1,329	1,258	1,175	1,247	1,248	1,117	1,170	2,561	2,422	5,009	4,660
Non-interest expense	44	972	977	987	933	998	928	936	906	933	1,949	1,926	3,846	3,718
Income before taxes	45	289	323	342	325	177	319	312	211	237	612	496	1,163	942
Provision for income taxes	46	67	79	95	90	40	82	77	43	45	146	122	307	187
Net income	47	222	244	247	235	137	237	235	168	192	466	374	856	755
Adjusted net income	48	243	256	281	256	191	227	231	183	215	499	418	955	816
Revenue growth	49	10.6 %	7.4 %	14.0 %	13.8 %	5.4 %	6.0 %	8.8 %	(0.7)%	(3.0)%	9.0 %	5.7 %	9.9 %	(0.6)%
Adjusted revenue	50	1,345	1,328	1,395	1,317	1,216	1,237	1,224	1,156	1,155	2,673	2,453	5,165	4,701
Adjusted revenue growth	51	10.6 %	7.4 %	14.0 %	13.8 %	5.4 %	6.0 %	8.8 %	(0.7)%	(3.0)%	9.0 %	5.7 %	9.9 %	(0.6)%
Non-interest expense growth	52	(2.6)%	5.2 %	5.4 %	3.1 %	7.1 %	(1.7)%	(3.5)%	(3.9)%	1.8 %	1.2 %	2.7 %	3.5 %	(0.6)%
Adjusted non-interest expense	53	941	945	954	903	913	903	912	886	871	1,886	1,816	3,673	3,591
Adjusted non-interest expense growth	54	3.0 %	4.6 %	4.6 %	2.0 %	5.0 %	(2.2)%	(3.6)%	(3.6)%	(2.3)%	3.8 %	1.3 %	2.3 %	(1.4)%
Operating leverage	55	13.2 %	2.2 %	8.6 %	10.7 %	(1.7)%	7.7 %	12.3 %	3.2 %	(4.8)%	7.8 %	3.0 %	6.4 %	0.0 %
Adjusted operating leverage	56	7.6 %	2.8 %	9.4 %	11.8 %	0.4 %	8.2 %	12.4 %	2.9 %	(0.7)%	5.2 %	4.4 %	7.6 %	0.8 %
Adjusted provision for credit losses	57	84	43	47	59	41	34	11	41	14	127	75	181	90
Average assets	58	200,296	201,005	200,193	196,994	193,765	194,088	189,912	187,299	184,119	200,656	193,928	196,273	186,741
Average earning assets	59	184,772	185,327	182,813	179,256	175,126	175,782	172,236	169,572	164,460	185,054	175,458	178,262	168,049
Average net loans and acceptances	60	86,135	87,007	89,011	88,177	86,980	81,492	75,004	72,661	72,403	86,578	84,206	86,412	72,968
Average deposits	61	123,344	120,791	124,714	127,037	122,947	129,717	128,464	126,696	124,586	122,046	126,369	126,121	127,197

TOTAL PERSONAL & COMMERCIAL BANKING

SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Net interest income (teb)	1	2,136	2,212	2,200	2,163	2,101	2,134	1,991	1,940	1,851	4,348	4,235	8,598	7,651
Non-interest revenue	2	752	904	803	776	718	731	676	682	639	1,656	1,449	3,028	2,620
Total revenue (teb)	3	2,888	3,116	3,003	2,939	2,819	2,865	2,667	2,622	2,490	6,004	5,684	11,626	10,271
Provision for credit losses	4	218	178	189	227	178	205	154	128	161	396	383	799	615
Net interest and non-interest revenue (teb), net of PCL	5	2,670	2,938	2,814	2,712	2,641	2,660	2,513	2,494	2,329	5,608	5,301	10,827	9,656
Non-interest expense	6	1,612	1,640	1,625	1,573	1,569	1,603	1,491	1,453	1,393	3,252	3,172	6,370	5,734
Income before taxes	7	1,058	1,298	1,189	1,139	1,072	1,057	1,022	1,041	936	2,356	2,129	4,457	3,922
Provision for income taxes (teb)	8	279	295	313	301	279	277	252	262	241	574	556	1,170	982
Net income	9	779	1,003	876	838	793	780	770	779	695	1,782	1,573	3,287	2,940
Adjusted net income	10	791	1,016	889	851	805	794	785	793	709	1,807	1,599	3,339	2,997
Return on equity (1)	11	14.9 %	18.3 %	16.8 %	16.1 %	15.6 %	15.1 %	16.5 %	16.8 %	15.7 %	16.6 %	15.3 %	15.9 %	16.2 %
Adjusted return on equity (1)	12	15.2 %	18.5 %	17.1 %	16.4 %	15.9 %	15.3 %	16.8 %	17.1 %	16.0 %	16.9 %	15.6 %	16.2 %	16.5 %
Net interest margin on average earning assets (teb)	13	2.88 %	2.89 %	2.88 %	2.88 %	2.91 %	2.91 %	2.84 %	2.82 %	2.82 %	2.89 %	2.91 %	2.89 %	2.82 %
Revenue growth	14	2.5 %	8.8 %	12.5 %	12.1 %	13.2 %	15.0 %	8.5 %	8.1 %	7.1 %	5.6 %	14.1 %	13.2 %	7.4 %
Non-interest expense growth	15	2.8 %	2.3 %	9.0 %	8.3 %	12.6 %	14.7 %	10.5 %	10.1 %	8.7 %	2.5 %	13.7 %	11.1 %	8.9 %
Adjusted non-interest expense	16	1,596	1,623	1,607	1,556	1,552	1,584	1,471	1,436	1,375	3,219	3,136	6,299	5,661
Adjusted non-interest expense growth	17	2.8 %	2.4 %	9.2 %	8.4 %	12.8 %	14.9 %	10.5 %	10.3 %	8.9 %	2.6 %	13.8 %	11.3 %	9.1 %
Efficiency ratio (teb)	18	55.8 %	52.6 %	54.1 %	53.5 %	55.7 %	56.0 %	55.9 %	55.4 %	55.9 %	54.2 %	55.8 %	54.8 %	55.8 %
Adjusted efficiency ratio (teb)	19	55.2 %	52.1 %	53.5 %	52.9 %	55.0 %	55.3 %	55.2 %	54.7 %	55.2 %	53.6 %	55.2 %	54.2 %	55.1 %
Operating leverage	20	(0.3)%	6.5 %	3.5 %	3.8 %	0.6 %	0.3 %	(2.0)%	(2.0)%	(1.6)%	3.1 %	0.4 %	2.1 %	(1.5)%
Adjusted operating leverage	21	(0.3)%	6.4 %	3.3 %	3.7 %	0.4 %	0.1 %	(2.0)%	(2.2)%	(1.8)%	3.0 %	0.3 %	1.9 %	(1.7)%
Net income growth	22	(1.8)%	28.6 %	13.7 %	7.5 %	14.1 %	12.1 %	11.0 %	13.6 %	9.1 %	13.3 %	13.1 %	11.8 %	10.2 %
Adjusted net income growth	23	(1.8)%	28.0 %	13.2 %	7.3 %	13.7 %	11.8 %	10.9 %	13.4 %	9.0 %	13.0 %	12.7 %	11.4 %	10.0 %
Average common equity (1)	24	20,968	21,439	20,290	20,295	20,213	20,167	18,225	18,123	17,848	21,207	20,190	20,241	17,862
Average assets	25	321,036	320,765	321,337	315,695	310,358	308,595	293,483	288,165	283,448	320,898	309,467	314,016	286,163
Average earning assets	26	303,819	303,158	303,882	298,455	293,832	292,020	278,469	273,135	269,024	303,483	292,916	297,065	271,551
Average net loans and acceptances	27	305,287	304,030	303,865	297,932	293,442	290,956	277,120	271,294	267,118	304,648	292,185	296,565	269,683
Average deposits	28	239,063	239,326	235,399	230,418	225,475	228,660	219,187	211,127	207,728	239,197	227,085	230,013	210,799
Number of full-time equivalent employees	29	22,474	22,423	21,858	22,294	22,699	23,276	23,319	23,553	23,636	22,474	22,699	21,858	23,319

(1) Operating groups have been allocated capital at a higher level in 2017, 2016 and 2015.

**CANADIAN P&C
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**



(\$ millions except as noted)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Net interest income (teb)	1	1,254	1,303	1,299	1,285	1,222	1,254	1,238	1,218	1,165	2,557	2,476	5,060	4,806
Non-interest revenue	2	470	676	503	485	450	471	470	480	440	1,146	921	1,909	1,833
Total revenue (teb)	3	1,724	1,979	1,802	1,770	1,672	1,725	1,708	1,698	1,605	3,703	3,397	6,969	6,639
Provision for credit losses	4	128	118	123	152	127	140	112	109	143	246	267	542	496
Net interest and non-interest revenue (teb), net of PCL	5	1,596	1,861	1,679	1,618	1,545	1,585	1,596	1,589	1,462	3,457	3,130	6,427	6,143
Non-interest expense	6	882	901	886	864	842	872	848	846	813	1,783	1,714	3,464	3,342
Income before taxes	7	714	960	793	754	703	713	748	743	649	1,674	1,416	2,963	2,801
Provision for income taxes (teb)	8	183	217	205	194	178	184	188	188	164	400	362	761	698
Net income	9	531	743	588	560	525	529	560	555	485	1,274	1,054	2,202	2,103
Adjusted net income	10	531	744	588	561	525	530	561	556	486	1,275	1,055	2,204	2,107
Net interest margin on average earning assets (teb)	11	2.49 %	2.51 %	2.53 %	2.55 %	2.51 %	2.55 %	2.55 %	2.54 %	2.54 %	2.50 %	2.53 %	2.54 %	2.54 %
Revenue growth	12	3.2 %	14.7 %	5.4 %	4.3 %	4.1 %	6.0 %	3.4 %	3.7 %	4.4 %	9.0 %	5.1 %	5.0 %	3.7 %
Non-interest expense growth	13	4.8 %	3.2 %	4.5 %	2.2 %	3.5 %	4.4 %	3.4 %	4.7 %	6.1 %	4.0 %	4.0 %	3.7 %	4.9 %
Adjusted non-interest expense	14	882	900	885	863	842	871	846	845	812	1,782	1,713	3,461	3,337
Adjusted non-interest expense growth	15	4.8 %	3.2 %	4.6 %	2.2 %	3.6 %	4.4 %	3.3 %	4.7 %	6.1 %	4.0 %	4.0 %	3.7 %	4.9 %
Efficiency ratio (teb)	16	51.1 %	45.5 %	49.2 %	48.8 %	50.4 %	50.6 %	49.6 %	49.8 %	50.6 %	48.1 %	50.5 %	49.7 %	50.3 %
Adjusted efficiency ratio (teb)	17	51.1 %	45.5 %	49.1 %	48.8 %	50.3 %	50.5 %	49.5 %	49.7 %	50.6 %	48.1 %	50.4 %	49.7 %	50.3 %
Operating leverage	18	(1.6)%	11.5 %	0.9 %	2.1 %	0.6 %	1.6 %	0.0 %	(1.0)%	(1.7)%	5.0 %	1.1 %	1.3 %	(1.2)%
Adjusted operating leverage	19	(1.6)%	11.5 %	0.8 %	2.1 %	0.5 %	1.6 %	0.1 %	(1.0)%	(1.7)%	5.0 %	1.1 %	1.3 %	(1.2)%
Net income growth	20	1.2 %	40.5 %	5.0 %	1.1 %	8.0 %	5.4 %	6.7 %	5.9 %	1.4 %	20.9 %	6.7 %	4.7 %	4.5 %
Adjusted net income growth	21	1.2 %	40.4 %	4.8 %	1.1 %	7.9 %	5.3 %	6.7 %	5.8 %	1.4 %	20.9 %	6.6 %	4.6 %	4.5 %
Average assets	22	216,105	214,900	212,898	209,473	205,797	203,856	200,265	198,342	195,486	215,492	204,816	208,018	197,209
Average earning assets	23	206,757	205,676	203,876	200,709	197,598	195,880	192,591	190,409	187,779	206,207	196,730	199,527	189,505
Average net loans and acceptances: Residential mortgages	24	98,327	98,409	97,422	94,962	93,425	93,289	92,174	90,266	89,097	98,369	93,356	94,782	90,192
Consumer instalment and other personal	25	44,687	44,744	44,470	44,196	43,949	43,936	43,653	43,415	43,292	44,716	43,942	44,139	43,491
Credit cards (1)	26	8,610	8,800	8,716	8,680	8,390	8,687	8,611	8,613	8,431	8,706	8,540	8,619	8,584
Businesses and governments	27	62,515	60,739	60,107	59,402	57,833	55,744	53,868	53,907	52,615	61,613	56,777	58,273	52,916
Total average net loans and acceptances	28	214,139	212,692	210,715	207,240	203,597	201,656	198,306	196,201	193,435	213,404	202,615	205,813	195,183
Average deposits: Individual	29	96,698	95,000	93,223	91,536	89,708	87,607	85,349	84,117	83,556	95,835	88,646	90,523	84,083
Businesses and governments	30	54,660	55,136	52,766	51,390	50,404	51,849	50,064	48,834	47,657	54,902	51,135	51,609	48,684
Total average deposits	31	151,358	150,136	145,989	142,926	140,112	139,456	135,413	132,951	131,213	150,737	139,781	142,132	132,767
Number of full-time equivalent employees	32	15,069	15,094	14,803	15,125	15,373	15,866	15,713	15,915	15,986	15,069	15,373	14,803	15,713

(1) Credit Cards include retail and commercial cards.

**U.S. P&C
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**

(\$ millions except as noted)



	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Net interest income (teb)	1	882	909	901	878	879	880	753	722	686	1,791	1,759	3,538	2,845
Non-interest revenue	2	282	228	300	291	268	260	206	202	199	510	528	1,119	787
Total revenue (teb)	3	1,164	1,137	1,201	1,169	1,147	1,140	959	924	885	2,301	2,287	4,657	3,632
Provision for credit losses	4	90	60	66	75	51	65	42	19	18	150	116	257	119
Net interest and non-interest revenue (teb), net of PCL	5	1,074	1,077	1,135	1,094	1,096	1,075	917	905	867	2,151	2,171	4,400	3,513
Non-interest expense	6	730	739	739	709	727	731	643	607	580	1,469	1,458	2,906	2,392
Income before taxes	7	344	338	396	385	369	344	274	298	287	682	713	1,494	1,121
Provision for income taxes (teb)	8	96	78	108	107	101	93	64	74	77	174	194	409	284
Net income	9	248	260	288	278	268	251	210	224	210	508	519	1,085	837
Adjusted net income	10	260	272	301	290	280	264	224	237	223	532	544	1,135	890
Average assets	11	104,931	105,865	108,439	106,222	104,561	104,739	93,218	89,823	87,962	105,406	104,651	105,998	88,954
Average earning assets	12	97,062	97,482	100,006	97,746	96,234	96,140	85,878	82,726	81,245	97,276	96,186	97,538	82,046
Average net loans and acceptances (1)	13	91,148	91,338	93,150	90,692	89,845	89,300	78,814	75,093	73,683	91,244	89,570	90,752	74,500
Average deposits	14	87,705	89,190	89,410	87,492	85,363	89,204	83,774	78,176	76,515	88,460	87,304	87,881	78,032
Number of full-time equivalent employees	15	7,405	7,329	7,055	7,169	7,326	7,410	7,606	7,638	7,650	7,405	7,326	7,055	7,606

\$USD Equivalent

Net interest income (teb)	16	657	684	682	674	676	639	571	569	554	1,341	1,315	2,671	2,267
Non-interest revenue	17	210	172	227	223	206	189	156	160	160	382	395	845	627
Total revenue (teb)	18	867	856	909	897	882	828	727	729	714	1,723	1,710	3,516	2,894
Provision for credit losses	19	68	45	50	58	39	47	33	15	14	113	86	194	95
Net interest and non-interest revenue (teb), net of PCL	20	799	811	859	839	843	781	694	714	700	1,610	1,624	3,322	2,799
Non-interest expense	21	545	556	559	544	559	531	488	479	467	1,101	1,090	2,193	1,906
Income before taxes	22	254	255	300	295	284	250	206	235	233	509	534	1,129	893
Provision for income taxes (teb)	23	69	59	83	82	77	68	47	58	64	128	145	310	226
Net income	24	185	196	217	213	207	182	159	177	169	381	389	819	667
Adjusted net income	25	194	205	226	222	217	191	169	188	179	399	408	856	709
Net interest margin on average earning assets (teb)	26	3.73 %	3.70 %	3.58 %	3.57 %	3.71 %	3.64 %	3.48 %	3.46 %	3.47 %	3.71 %	3.68 %	3.63 %	3.47 %
Revenue growth	27	(1.6)%	3.4 %	24.9 %	23.1 %	23.6 %	14.3 %	0.3 %	(0.1)%	(0.2)%	0.8 %	18.9 %	21.5 %	0.3 %
Non-interest expense growth	28	(2.5)%	4.7 %	14.7 %	13.5 %	19.5 %	12.7 %	2.2 %	1.3 %	(0.1)%	1.0 %	16.1 %	15.1 %	0.2 %
Adjusted non-interest expense	29	533	544	546	531	546	518	475	465	453	1,077	1,064	2,141	1,851
Adjusted non-interest expense growth	30	(2.4)%	5.0 %	15.3 %	14.1 %	20.3 %	13.4 %	2.9 %	1.9 %	0.5 %	1.2 %	16.8 %	15.7 %	0.8 %
Efficiency ratio (teb)	31	62.8 %	65.0 %	61.6 %	60.6 %	63.4 %	64.2 %	67.1 %	65.7 %	65.5 %	63.9 %	63.7 %	62.4 %	65.9 %
Adjusted efficiency ratio (teb)	32	61.4 %	63.6 %	60.1 %	59.2 %	61.9 %	62.6 %	65.2 %	63.9 %	63.6 %	62.5 %	62.2 %	60.9 %	63.9 %
Operating leverage	33	0.9 %	(1.3)%	10.2 %	9.6 %	4.1 %	1.6 %	(1.9)%	(1.4)%	(0.1)%	(0.2)%	2.8 %	6.4 %	0.1 %
Adjusted operating leverage	34	0.8 %	(1.6)%	9.6 %	9.0 %	3.3 %	0.9 %	(2.6)%	(2.0)%	(0.7)%	(0.4)%	2.1 %	5.8 %	(0.5)%
Net income growth	35	(10.5)%	7.6 %	36.6 %	20.7 %	22.3 %	12.2 %	4.8 %	17.9 %	18.0 %	(2.0)%	17.4 %	22.9 %	11.3 %
Adjusted net income growth	36	(10.2)%	7.0 %	33.7 %	18.9 %	20.5 %	10.6 %	3.7 %	15.9 %	15.9 %	(2.1)%	15.7 %	20.8 %	9.7 %
Average assets	37	78,230	79,660	82,048	81,528	80,356	76,168	70,673	70,886	70,872	78,957	78,239	80,023	70,884
Average earning assets	38	72,363	73,349	75,666	75,021	73,957	69,917	65,107	65,289	65,463	72,864	71,915	73,639	65,383
Average net loans and acceptances: Personal	39	17,935	18,627	20,552	20,985	21,571	22,337	23,266	23,719	24,026	18,287	21,958	21,360	23,861
Commercial	40	50,019	50,099	49,926	48,622	47,477	42,600	36,486	35,543	35,342	50,059	45,013	47,154	35,492
Total average net loans and acceptances (1)	41	67,954	68,726	70,478	69,607	69,048	64,937	59,752	59,262	59,368	68,346	66,971	68,514	59,353
Average deposits: Personal	42	42,308	42,309	41,614	40,854	40,065	38,950	37,482	37,361	37,467	42,309	39,502	40,373	37,364
Commercial	43	23,088	24,804	26,046	26,301	25,543	25,981	26,029	24,323	24,182	23,960	25,764	25,970	24,788
Total average deposits	44	65,396	67,113	67,660	67,155	65,608	64,931	63,511	61,684	61,649	66,269	65,266	66,343	62,152

(1) Excludes purchased credit impaired loans.

BMO WEALTH MANAGEMENT
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

	LINE	2017	2017	2016	2016	2016	2016	2015	2015	2015	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net interest income (teb)	1	169	167	162	154	149	149	148	140	133	336	298	614	565
Non-interest revenue	2	1,695	1,045	1,120	1,618	1,248	1,288	1,309	1,196	1,055	2,740	2,536	5,274	5,198
Total revenue (teb)	3	1,864	1,212	1,282	1,772	1,397	1,437	1,457	1,336	1,188	3,076	2,834	5,888	5,763
Provision for credit losses	4	1	2	1	4	2	2	1	3	1	3	4	9	7
Net interest and non-interest revenue (teb), net of PCL	5	1,863	1,210	1,281	1,768	1,395	1,435	1,456	1,333	1,187	3,073	2,830	5,879	5,756
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	6	708	4	79	691	407	366	265	218	24	712	773	1,543	1,254
Non-interest expense	7	821	854	833	810	816	878	854	839	837	1,675	1,694	3,337	3,358
Income before taxes	8	334	352	369	267	172	191	337	276	326	686	363	999	1,144
Provision for income taxes (teb)	9	83	86	90	66	38	44	94	67	88	169	82	238	295
Net income	10	251	266	279	201	134	147	243	209	238	517	281	761	849
Traditional Wealth businesses net income	11	178	162	201	147	66	125	186	153	142	340	191	539	609
Insurance net income	12	73	104	78	54	68	22	57	56	96	177	90	222	240
Non-controlling interest in subsidiaries	13	1	1	1	-	-	1	4	1	-	2	1	2	5
Net income attributable to Bank shareholders	14	250	265	278	201	134	146	239	208	238	515	280	759	844
Adjusted net income	15	272	281	302	227	158	175	271	232	265	553	333	862	954
Traditional Wealth businesses net income	16	199	177	224	173	90	153	214	176	169	376	243	640	714
Insurance net income	17	73	104	78	54	68	22	57	56	96	177	90	222	240
Return on equity (1)	18	17.0 %	16.8 %	18.1 %	13.2 %	8.9 %	9.4 %	16.1 %	14.4 %	17.0 %	16.9 %	9.2 %	12.4 %	14.8 %
Adjusted return on equity (1)	19	18.4 %	17.8 %	19.6 %	15.0 %	10.4 %	11.3 %	18.0 %	16.0 %	19.0 %	18.1 %	10.9 %	14.1 %	16.6 %
Revenue growth	20	33.4 %	(15.7)%	(12.0)%	32.6 %	17.6 %	(19.3)%	4.1 %	(11.4)%	(1.5)%	8.5 %	(4.6)%	2.2 %	8.0 %
Revenue, net of CCPB	21	1,156	1,208	1,203	1,081	990	1,071	1,192	1,118	1,164	2,364	2,061	4,345	4,509
Revenue growth, net of CCPB	22	16.7 %	12.8 %	0.9 %	(3.3)%	(14.9)%	3.5 %	8.4 %	13.1 %	32.5 %	14.7 %	(6.2)%	(3.6)%	17.6 %
Non-interest expense growth	23	0.6 %	(2.7)%	(2.5)%	(3.5)%	(2.4)%	5.9 %	4.6 %	12.2 %	32.5 %	(1.1)%	1.7 %	(0.6)%	18.2 %
Adjusted non-interest expense	24	795	835	804	778	787	842	819	808	804	1,630	1,629	3,211	3,224
Adjusted non-interest expense growth	25	1.0 %	(0.7)%	(1.8)%	(3.8)%	(1.9)%	6.0 %	4.5 %	12.6 %	29.0 %	0.1 %	2.0 %	(0.4)%	16.8 %
Efficiency ratio (teb), net of CCPB	26	71.1 %	70.7 %	69.2 %	75.0 %	82.4 %	81.9 %	71.6 %	75.1 %	71.9 %	70.9 %	82.2 %	76.8 %	74.5 %
Adjusted efficiency ratio (teb), net of CCPB	27	68.8 %	69.1 %	66.8 %	72.0 %	79.5 %	78.5 %	68.7 %	72.3 %	69.0 %	69.0 %	79.0 %	73.9 %	71.5 %
Operating leverage	28	32.8 %	(13.0)%	(9.5)%	36.1 %	20.0 %	(25.2)%	(0.5)%	(23.6)%	(34.0)%	9.6 %	(6.3)%	2.8 %	(10.2)%
Operating leverage, net of CCPB	29	16.1 %	15.5 %	3.4 %	0.2 %	(12.5)%	(2.4)%	3.8 %	0.9 %	0.0 %	15.8 %	(7.9)%	(3.0)%	(0.6)%
Adjusted operating leverage, net of CCPB	30	15.7 %	13.5 %	2.7 %	0.5 %	(13.0)%	(2.5)%	3.9 %	0.5 %	3.5 %	14.6 %	(8.2)%	(3.2)%	0.8 %
Net income growth	31	86.5 %	80.7 %	15.0 %	(4.0)%	(43.8)%	(6.9)%	8.2 %	10.7 %	24.1 %	83.5 %	(29.1)%	(10.3)%	9.0 %
Adjusted net income growth	32	72.4 %	60.0 %	11.4 %	(2.0)%	(40.9)%	(4.9)%	8.1 %	9.6 %	34.0 %	65.8 %	(26.1)%	(9.6)%	13.3 %
Average common equity (1)	33	5,995	6,244	6,078	6,011	6,079	6,144	5,864	5,712	5,711	6,122	6,112	6,078	5,688
Average assets	34	32,459	31,500	31,380	30,598	30,028	30,548	30,152	29,452	29,173	31,971	30,291	30,642	29,147
Average net loans and acceptances	35	17,932	17,459	16,952	16,598	16,064	16,206	15,374	14,762	14,202	17,691	16,137	16,458	14,550
Average deposits	36	33,919	32,197	30,905	30,189	29,713	28,911	28,030	27,571	27,308	33,044	29,308	29,931	27,377
Assets under administration	37	490,344	463,747	469,694	461,508	439,679	469,458	465,742	474,142	445,306	490,344	439,679	469,694	465,742
Assets under management	38	430,001	401,560	405,695	401,519	376,923	394,165	397,959	404,905	387,666	430,001	376,923	405,695	397,959
Number of full-time equivalent employees	39	6,249	6,263	6,282	6,414	6,394	6,464	6,506	6,787	6,760	6,249	6,394	6,282	6,506

U.S. Segment Information (\$CAD equivalent)

Total revenue (teb)	40	214	209	260	216	123	241	329	238	229	423	364	840	1,016
Provision for (recovery of) credit losses	41	-	-	-	3	1	1	2	1	(1)	-	2	5	3
Net interest and non-interest revenue (teb), net of PCL	42	214	209	260	213	122	240	327	237	230	423	362	835	1,013
Non-interest expense	43	180	180	184	182	189	207	212	203	202	360	396	762	818
Income (loss) before taxes	44	34	29	76	31	(67)	33	115	34	28	63	(34)	73	195
Provision for (recovery of) income taxes (teb)	45	8	7	21	9	(19)	6	46	9	9	15	(13)	17	68
Net income (loss)	46	26	22	55	22	(48)	27	69	25	19	48	(21)	56	127
Adjusted net income (loss)	47	30	26	60	26	(43)	32	75	30	25	56	(11)	75	150

\$USD Equivalent

Net interest income (teb)	48	35	35	34	33	33	35	34	35	34	70	68	135	141
Non-interest revenue	49	124	123	162	132	59	141	214	153	151	247	200	494	665
Total revenue (teb)	50	159	158	196	165	92	176	248	188	185	317	268	629	806
Provision for credit losses	51	-	-	-	2	1	1	1	-	-	-	2	4	2
Net interest and non-interest revenue (teb), net of PCL	52	159	158	196	163	91	175	247	188	185	317	266	625	804
Non-interest expense	53	133	136	139	140	145	151	160	160	163	269	296	575	652
Income (loss) before taxes	54	26	22	57	23	(54)	24	87	28	22	48	(30)	50	152
Provision for (recovery of) income taxes (teb)	55	7	5	16	6	(15)	4	35	8	7	12	(11)	11	53
Net income (loss)	56	19	17	41	17	(39)	20	52	20	15	36	(19)	39	99
Adjusted net income (loss)	57	22	20	45	21	(36)	24	57	24	20	42	(12)	54	118
Revenue growth	58	74.3 %	(10.7)%	(21.3)%	(12.1)%	(50.2)%	(5.0)%	37.2 %	1.7 %	4.8 %	18.4 %	(27.5)%	(22.0)%	11.9 %
Non-interest expense growth	59	(7.7)%	(10.0)%	(13.3)%	(12.6)%	(11.1)%	(10.6)%	(18.0)%	1.7 %	10.3 %	(8.9)%	(10.9)%	(11.9)%	(0.8)%
Average net loans and acceptances	60	3,283	3,217	3,207	3,293	3,151	3,147	3,049	3,021	2,931	3,250	3,150	3,200	2,965
Average deposits	61	5,767	5,660	5,484	5,445	5,659	5,820	5,757	5,880	6,110	5,713	5,741	5,602	6,010

(1) Operating groups have been allocated capital at a higher level in 2017, 2016 and 2015.

BMO CAPITAL MARKETS
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	LINE	2017	2017	2016	2016	2016	2016	2015	2015	2015	YTD	YTD	Fiscal	Fiscal
	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015
Net interest income (teb)	1	377	348	339	351	371	422	357	300	268	725	793	1,483	1,307
Non-interest revenue	2	823	880	840	731	691	593	572	692	733	1,703	1,284	2,855	2,528
Total revenue (teb)	3	1,200	1,228	1,179	1,082	1,062	1,015	929	992	1,001	2,428	2,077	4,338	3,835
Provision for (recovery of) credit losses	4	46	(4)	(8)	37	44	8	(2)	14	5	42	52	81	26
Net interest and non-interest revenue (teb), net of PCL	5	1,154	1,232	1,187	1,045	1,018	1,007	931	978	996	2,386	2,025	4,257	3,809
Non-interest expense	6	686	722	660	621	632	661	622	622	615	1,408	1,293	2,574	2,480
Income before taxes	7	468	510	527	424	386	346	309	356	381	978	732	1,683	1,329
Provision for income taxes (teb)	8	147	134	135	107	99	89	73	89	91	281	188	430	320
Net income	9	321	376	392	317	287	257	236	267	290	697	544	1,253	1,009
Adjusted net income	10	322	376	392	318	287	257	237	268	290	698	544	1,254	1,011
Return on equity (1)	11	15.8 %	17.7 %	20.5 %	16.0 %	14.5 %	13.1 %	12.3 %	15.3 %	17.5 %	16.8 %	13.8 %	16.0 %	14.5 %
Net interest margin on average earning assets (teb)	12	0.57 %	0.51 %	0.53 %	0.55 %	0.60 %	0.65 %	0.58 %	0.50 %	0.47 %	0.54 %	0.63 %	0.58 %	0.55 %
Revenue growth	13	13.0 %	20.9 %	26.8 %	9.0 %	6.2 %	11.2 %	14.9 %	0.9 %	5.2 %	16.9 %	8.6 %	13.1 %	3.3 %
Non-interest expense growth	14	8.4 %	9.3 %	6.1 %	(0.1)%	2.9 %	6.3 %	8.7 %	5.6 %	5.8 %	8.9 %	4.6 %	3.8 %	5.5 %
Efficiency ratio (teb)	15	57.1 %	58.8 %	56.0 %	57.4 %	59.5 %	65.1 %	67.0 %	62.7 %	61.4 %	58.0 %	62.2 %	59.3 %	64.7 %
Operating leverage	16	4.6 %	11.6 %	20.7 %	9.1 %	3.3 %	4.9 %	6.2 %	(4.7)%	(0.6)%	8.0 %	4.0 %	9.3 %	(2.2)%
Net income growth	17	12.0 %	46.3 %	66.1 %	18.5 %	(1.1)%	18.9 %	23.9 %	(12.2)%	(4.4)%	28.2 %	7.5 %	24.1 %	(6.0)%
Adjusted net income growth	18	12.2 %	46.4 %	65.8 %	18.4 %	(1.1)%	18.9 %	24.1 %	(12.2)%	(4.5)%	28.4 %	7.4 %	24.0 %	(5.9)%
Average common equity (1)	19	7,933	8,060	7,282	7,432	7,548	7,290	7,144	6,563	6,459	7,998	7,417	7,387	6,536
Average assets	20	308,914	311,654	299,085	300,601	303,805	312,625	296,370	287,972	290,365	310,307	308,264	304,031	290,672
Average earning assets	21	271,298	269,751	253,963	254,093	251,553	257,807	244,439	238,596	235,082	270,512	254,715	254,370	238,835
Average net loans and acceptances	22	52,239	50,257	48,117	46,943	45,313	44,043	41,104	37,286	35,837	51,231	44,671	46,109	37,113
Average deposits	23	152,543	150,424	151,507	149,099	143,560	155,964	147,493	141,600	136,155	151,466	149,830	150,068	141,038
Number of full-time equivalent employees	24	2,393	2,375	2,353	2,328	2,208	2,182	2,183	2,275	2,228	2,393	2,208	2,353	2,183

U.S. Segment Information (\$CAD equivalent)

Total revenue (teb)	25	454	461	422	367	360	366	351	329	360	915	726	1,515	1,347
Provision for (recovery of) credit losses	26	27	1	5	10	25	12	(3)	16	5	28	37	52	28
Net interest and non-interest revenue (teb), net of PCL	27	427	460	417	357	335	354	354	313	355	887	689	1,463	1,319
Non-interest expense	28	300	301	294	269	281	295	300	280	272	601	576	1,139	1,113
Income before taxes	29	127	159	123	88	54	59	54	33	83	286	113	324	206
Provision for income taxes (teb)	30	35	43	31	23	12	15	8	8	26	78	27	81	48
Net income	31	92	116	92	65	42	44	46	25	57	208	86	243	158

\$USD Equivalent

Net interest income (teb)	32	79	96	85	99	100	98	88	75	69	175	198	382	308
Non-interest revenue	33	260	251	235	182	176	169	179	184	221	511	345	762	766
Total revenue (teb)	34	339	347	320	281	276	267	267	259	290	686	543	1,144	1,074
Provision for (recovery of) credit losses	35	21	0	4	8	18	9	(2)	13	4	21	27	39	23
Net interest and non-interest revenue (teb), net of PCL	36	318	347	316	273	258	258	269	246	286	665	516	1,105	1,051
Non-interest expense	37	224	227	223	207	215	215	227	222	219	451	430	860	887
Income before taxes	38	94	120	93	66	43	43	42	24	67	214	86	245	164
Provision for income taxes (teb)	39	26	32	23	16	11	11	7	5	20	58	22	61	38
Net income	40	68	88	70	50	32	32	35	19	47	156	64	184	126
Revenue growth	41	22.5 %	30.3 %	19.9 %	8.5 %	(4.6)%	3.1 %	5.4 %	(5.1)%	0.8 %	26.3 %	(0.9)%	6.5 %	(7.0)%
Non-interest expense growth	42	3.9 %	5.6 %	(1.9)%	(6.7)%	(1.8)%	(1.8)%	6.8 %	(2.8)%	(1.0)%	4.8 %	(1.8)%	(3.1)%	(0.1)%
Average assets	43	92,138	90,682	87,654	85,394	85,229	86,589	86,110	85,735	84,128	91,398	85,916	86,222	85,459
Average earning assets	44	86,830	84,871	80,739	78,141	77,247	78,658	78,185	77,742	74,166	85,834	77,961	78,704	76,565
Average net loans and acceptances	45	15,443	15,553	15,768	15,615	15,143	13,749	12,603	10,778	10,507	15,499	14,438	15,068	11,034
Average deposits	46	51,948	47,412	50,614	53,291	50,112	55,769	55,134	55,586	54,394	49,642	52,972	52,459	55,942

(1) Operating groups have been allocated capital at a higher level in 2017, 2016 and 2015.

CORPORATE SERVICES, INCLUDING TECHNOLOGY AND OPERATIONS
**SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**

(\$ millions except as noted)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Net interest income (teb) before Group teb offset	1	(61)	(80)	(79)	(88)	(81)	(65)	(65)	(39)	(92)	(141)	(146)	(313)	(236)
Group teb offset (1)	2	(212)	(117)	(124)	(106)	(120)	(160)	(120)	(114)	(100)	(329)	(280)	(510)	(524)
Net interest income	3	(273)	(197)	(203)	(194)	(201)	(225)	(185)	(153)	(192)	(470)	(426)	(823)	(760)
Non-interest revenue	4	62	46	17	34	24	(17)	114	29	39	108	7	58	280
Total revenue	5	(211)	(151)	(186)	(160)	(177)	(242)	(71)	(124)	(153)	(362)	(419)	(765)	(480)
Provision for (recovery of) credit losses	6	(6)	(3)	(8)	(11)	(23)	(32)	(25)	15	(6)	(9)	(55)	(74)	(36)
Net interest and non-interest revenue, net of PCL	7	(205)	(148)	(178)	(149)	(154)	(210)	(46)	(139)	(147)	(353)	(364)	(691)	(444)
Non-interest expense	8	157	163	205	88	295	128	126	57	267	320	423	716	610
Loss before taxes	9	(362)	(311)	(383)	(237)	(449)	(338)	(172)	(196)	(414)	(673)	(787)	(1,407)	(1,054)
Recovery of income taxes (teb) before Group teb offset	10	(47)	(37)	(57)	(20)	(88)	(62)	(17)	(19)	(90)	(84)	(150)	(227)	(137)
Group teb offset (1)	11	(212)	(117)	(124)	(106)	(120)	(160)	(120)	(114)	(100)	(329)	(280)	(510)	(524)
Recovery of income taxes	12	(259)	(154)	(181)	(126)	(208)	(222)	(137)	(133)	(190)	(413)	(430)	(737)	(661)
Net loss	13	(103)	(157)	(202)	(111)	(241)	(116)	(35)	(63)	(224)	(260)	(357)	(670)	(393)
Non-controlling interest in subsidiaries	14	-	-	-	-	-	7	4	6	6	-	7	7	30
Net loss attributable to Bank shareholders	15	(103)	(157)	(202)	(111)	(241)	(123)	(39)	(69)	(230)	(260)	(364)	(677)	(423)
Adjusted net loss	16	(90)	(143)	(188)	(101)	(98)	(48)	(29)	(63)	(118)	(233)	(146)	(435)	(281)
Adjusted revenue	17	(211)	(151)	(186)	(160)	(177)	(158)	(69)	(124)	(153)	(362)	(335)	(681)	(478)
Adjusted non-interest expense	18	136	141	184	71	89	117	121	57	118	277	206	461	456
Adjusted provision for (recovery of) credit losses	19	(6)	(3)	(8)	(11)	(23)	(32)	(25)	15	(6)	(9)	(55)	(74)	(36)
Average common equity (2)	20	4,253	2,650	4,010	3,120	3,792	3,539	4,872	3,621	4,473	3,439	3,664	3,291	4,049
Average assets	21	63,091	61,865	61,173	55,945	54,553	62,261	62,446	57,076	58,454	62,469	58,449	58,433	58,409
Average earning assets	22	47,628	47,606	46,736	44,224	40,989	49,556	49,845	45,085	44,293	47,616	45,319	45,399	45,301
Average deposits	23	63,800	64,663	60,668	58,475	56,287	59,364	60,033	56,210	56,263	64,238	57,842	58,711	56,254
Number of full-time equivalent employees	24	14,649	14,668	14,741	15,028	14,865	14,860	14,345	14,621	14,453	14,649	14,865	14,741	14,345

U.S. Segment Information (\$CAD equivalent)

Total revenue	25	(27)	(43)	(39)	(36)	(44)	(46)	(24)	(25)	(41)	(70)	(90)	(165)	(93)
Provision for (recovery of) credit losses	26	(6)	(22)	16	(11)	(22)	(93)	(72)	13	(41)	(28)	(115)	(110)	(98)
Net interest and non-interest revenue, net of PCL	27	(21)	(21)	(55)	(25)	(22)	47	48	(38)	-	(42)	25	(55)	5
Non-interest expense	28	94	77	87	56	101	42	79	56	102	171	143	286	337
Income (loss) before taxes	29	(115)	(98)	(142)	(81)	(123)	5	(31)	(94)	(102)	(213)	(118)	(341)	(332)
Provision for (recovery of) income taxes (teb) before Group teb offset	30	(25)	(5)	(16)	(6)	(27)	18	(1)	(19)	(41)	(30)	(9)	(31)	(104)
Group teb offset (1)	31	(20)	(19)	(17)	(16)	(18)	(15)	(15)	(15)	(13)	(39)	(34)	(67)	(56)
Recovery of income taxes	32	(45)	(24)	(33)	(22)	(43)	-	(16)	(34)	(54)	(69)	(43)	(98)	(160)
Net income (loss)	33	(70)	(74)	(109)	(59)	(80)	5	(15)	(60)	(48)	(144)	(75)	(243)	(172)
Non-controlling interest in subsidiaries	34	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) attributable to Bank shareholders	35	(70)	(74)	(109)	(59)	(80)	5	(15)	(60)	(48)	(144)	(75)	(243)	(172)
Adjusted net loss	36	(58)	(74)	(81)	(50)	(28)	(27)	(41)	(60)	(38)	(132)	(55)	(186)	(174)
Adjusted revenue	37	(27)	(43)	(39)	(36)	(44)	(46)	(24)	(25)	(41)	(70)	(90)	(165)	(93)
Adjusted non-interest expense	38	76	57	68	41	18	32	75	56	51	133	50	159	282
Adjusted provision for (recovery of) credit losses	39	(6)	(3)	(9)	(11)	(22)	(32)	(25)	15	(6)	(9)	(54)	(74)	(36)

\$USD Equivalent

Net interest income (teb) before Group teb offset	40	(24)	(32)	(35)	(36)	(45)	(44)	(39)	(26)	(52)	(56)	(89)	(160)	(135)
Group teb offset (1)	41	(15)	(14)	(13)	(13)	(12)	(13)	(11)	(11)	(11)	(29)	(25)	(51)	(44)
Net interest income	42	(39)	(46)	(48)	(49)	(57)	(57)	(50)	(37)	(63)	(85)	(114)	(211)	(179)
Non-interest revenue	43	19	13	18	23	23	23	32	17	29	32	46	87	106
Total revenue	44	(20)	(33)	(30)	(26)	(34)	(34)	(18)	(20)	(34)	(53)	(68)	(124)	(73)
Provision for (recovery of) credit losses	45	(5)	(17)	12	(9)	(17)	(67)	(56)	11	(33)	(22)	(84)	(81)	(79)
Net interest and non-interest revenue, net of PCL	46	(15)	(16)	(42)	(17)	(17)	33	38	(31)	(1)	(31)	16	(43)	6
Non-interest expense	47	70	58	66	42	79	31	61	45	84	128	110	218	273
Income (loss) before taxes	48	(85)	(74)	(108)	(59)	(96)	2	(23)	(76)	(85)	(159)	(94)	(261)	(267)
Provision for (recovery of) income taxes (teb) before Group teb offset	49	(20)	(3)	(14)	(1)	(21)	12	(1)	(17)	(35)	(23)	(9)	(24)	(86)
Group teb offset (1)	50	(15)	(14)	(13)	(13)	(12)	(13)	(11)	(11)	(11)	(29)	(25)	(51)	(44)
Recovery of income taxes	51	(35)	(17)	(27)	(14)	(33)	(1)	(12)	(28)	(46)	(52)	(34)	(75)	(130)
Net income (loss)	52	(50)	(57)	(81)	(45)	(63)	3	(11)	(48)	(39)	(107)	(60)	(186)	(137)
Non-controlling interest in subsidiaries	53	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) attributable to Bank shareholders	54	(50)	(57)	(81)	(45)	(63)	3	(11)	(48)	(39)	(107)	(60)	(186)	(137)
Adjusted net loss	55	(41)	(57)	(61)	(37)	(22)	(20)	(30)	(49)	(31)	(98)	(42)	(140)	(138)
Adjusted revenue	56	(20)	(33)	(30)	(26)	(34)	(34)	(18)	(20)	(34)	(53)	(68)	(124)	(73)
Adjusted non-interest expense	57	56	43	52	30	13	24	58	45	43	99	37	119	229
Adjusted provision for (recovery of) credit losses	58	(5)	(2)	(7)	(9)	(17)	(23)	(21)	13	(4)	(7)	(40)	(56)	(30)
Average assets	59	26,069	26,837	26,491	25,975	24,171	27,314	29,216	26,741	25,280	26,459	25,760	25,997	26,504
Average earning assets	60	22,251	23,829	23,003	22,592	20,476	23,775	25,639	23,260	21,635	23,053	22,143	22,473	22,859

(1) See Notes to Users: Taxable Equivalent Basis on page 1.

(2) Operating groups have been allocated capital at a higher level in 2017, 2016 and 2015.

NON-INTEREST REVENUE AND TRADING REVENUE

(\$ millions except as noted)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Non-Interest Revenue														
Securities commissions and fees	1	244	251	239	229	229	227	227	224	225	495	456	924	901
Deposit and payment service charges	2	291	297	298	285	278	280	280	276	262	588	558	1,141	1,077
Trading revenue	3	266	408	310	332	323	227	206	269	319	674	550	1,192	987
Lending fees	4	226	223	213	221	214	211	191	195	181	449	425	859	737
Card fees	5	83	102	122	127	104	108	126	114	114	185	212	461	460
Investment management and custodial fees	6	402	400	404	380	381	391	384	398	391	802	772	1,556	1,552
Mutual fund revenue	7	351	346	341	340	337	346	349	355	353	697	683	1,364	1,377
Underwriting and advisory fees	8	311	248	279	198	177	166	146	207	182	559	343	820	706
Securities gains, other than trading	9	56	31	36	6	6	36	12	50	70	87	42	84	171
Foreign exchange, other than trading	10	68	34	48	37	17	60	31	46	33	102	77	162	172
Insurance revenue	11	844	196	233	804	543	443	388	342	210	1,040	986	2,023	1,762
Investments in associates and joint ventures	12	38	243	94	50	(63)	59	56	45	52	281	(4)	140	207
Other	13	152	96	163	150	135	41	275	78	74	248	176	489	517
Total Non-Interest Revenue	14	3,332	2,875	2,780	3,159	2,681	2,595	2,671	2,599	2,466	6,207	5,276	11,215	10,626
Total Non-Interest Revenue, net of CCPB	15	2,624	2,871	2,701	2,468	2,274	2,229	2,406	2,381	2,442	5,495	4,503	9,672	9,372
Total Adjusted Non-Interest Revenue (3)	16	3,332	2,875	2,780	3,159	2,681	2,679	2,672	2,599	2,466	6,207	5,360	11,299	10,627
Total Adjusted Non-Interest Revenue, net of CCPB	17	2,624	2,871	2,701	2,468	2,274	2,313	2,407	2,381	2,442	5,495	4,587	9,756	9,373
Insurance revenue, net of CCPB	18	136	192	154	113	136	77	123	124	186	328	213	480	508
Non-interest revenue-to-total revenue, net of CCPB	19	52.1 %	53.2 %	52.0 %	49.9 %	48.4 %	47.3 %	51.0 %	51.7 %	54.2 %	52.7 %	47.9 %	49.5 %	51.7 %

Interest and Non-Interest Trading Revenue (teb) (1)

Interest rates	20	108	168	135	199	197	132	111	126	116	276	329	663	422
Foreign exchange	21	79	105	85	78	83	103	99	72	110	184	186	349	364
Equities	22	214	204	167	130	163	169	115	151	172	418	332	629	638
Commodities	23	16	21	20	19	12	15	11	11	17	37	27	66	56
Other (2)	24	4	9	3	9	9	4	8	3	(13)	13	13	25	6
Total (teb)	25	421	507	410	435	464	423	344	363	402	928	887	1,732	1,486
Teb offset	26	191	98	106	89	104	142	106	99	85	289	246	441	467
Total trading revenue	27	230	409	304	346	360	281	238	264	317	639	641	1,291	1,019
Reported as:														
Net interest income	28	155	99	100	103	141	196	138	94	83	254	337	540	499
Non-interest revenue - trading revenue	29	266	408	310	332	323	227	206	269	319	674	550	1,192	987
Total (teb)	30	421	507	410	435	464	423	344	363	402	928	887	1,732	1,486
Teb offset	31	191	98	106	89	104	142	106	99	85	289	246	441	467
Reported total trading revenue	32	230	409	304	346	360	281	238	264	317	639	641	1,291	1,019
Adjusted non-interest revenue - trading revenue	33	266	408	310	332	323	227	206	269	319	674	550	1,192	987
Adjusted total trading revenue	34	230	409	304	346	360	281	238	264	317	639	641	1,291	1,019

(1) Trading revenues presented on a tax equivalent basis.

(2) Includes the impact of run-off structured credit activities and hedging exposures in our structural balance sheet.

(3) Adjusted non-interest revenue excludes a cumulative accounting adjustment in the amount of \$85 million pre-tax recognized in Q1 2016 in other non-interest revenue related to foreign currency translation, largely impacting prior periods.

Trading revenues include interest and other income earned on trading securities and other cash instruments held in trading portfolios, less internal and external funding costs associated with trading-related derivatives and cash instruments, and realized and unrealized gains and losses on trading securities, other cash instruments, derivatives and foreign exchange activities.

Interest rates includes Canadian and other government securities, corporate debt instruments and interest rate derivatives.

Foreign exchange includes foreign exchange spot and foreign exchange derivatives contracts from our wholesale banking business.

Equities includes institutional equities and equity derivatives.

Other includes managed futures, credit investment management, Harris trading and global distribution loan trading and sales.

NON-INTEREST EXPENSE

(\$ millions except as noted)

LINE	2017	2017	2016	2016	2016	2016	2015	2015	2015	YTD	YTD	Fiscal	Fiscal
#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015

Reported Non-Interest Expense

Reported non-interest expense														
Employee compensation														
Salaries	1	954	993	974	970	1,134	1,004	986	956	1,048	1,947	2,138	4,082	3,910
Performance based compensation	2	548	685	581	532	554	611	490	510	528	1,233	1,165	2,278	2,102
Employee benefits	3	276	305	252	265	216	289	245	260	267	581	505	1,022	1,069
Total employee compensation	4	1,778	1,983	1,807	1,767	1,904	1,904	1,721	1,726	1,843	3,761	3,808	7,382	7,081
Premises and equipment														
Rental of real estate	5	128	125	124	119	120	123	120	116	115	253	243	486	462
Premises, furniture and fixtures	6	93	69	99	71	103	64	102	60	65	162	167	337	287
Property taxes	7	10	10	9	11	11	11	8	11	10	20	22	42	39
Computer and equipment	8	420	403	420	379	371	358	355	332	343	823	729	1,528	1,349
Total premises and equipment	9	651	607	652	580	605	556	585	519	533	1,258	1,161	2,393	2,137
Amortization of intangible assets	10	122	119	111	112	110	111	110	105	100	241	221	444	411
Other expenses														
Communications	11	74	69	71	69	80	74	80	76	83	143	154	294	314
Business and capital taxes	12	8	11	9	7	12	14	13	10	10	19	26	42	45
Professional fees	13	128	124	139	121	125	138	153	141	149	252	263	523	595
Travel and business development	14	179	161	189	146	161	150	177	148	138	340	311	646	605
Other	15	336	305	345	290	315	323	254	246	256	641	638	1,273	994
Total other expenses	16	725	670	753	633	693	699	677	621	636	1,395	1,392	2,778	2,553
Reported non-interest expense	17	3,276	3,379	3,323	3,092	3,312	3,270	3,093	2,971	3,112	6,655	6,582	12,997	12,182

Adjusted Non-Interest Expense (1)

Employee compensation														
Salaries	18	950	989	970	965	941	1,001	983	952	916	1,939	1,942	3,877	3,767
Performance based compensation	19	547	683	573	525	545	605	487	509	522	1,230	1,150	2,248	2,087
Employee benefits	20	276	305	250	262	216	289	244	260	267	581	505	1,017	1,068
Total employee compensation	21	1,773	1,977	1,793	1,752	1,702	1,895	1,714	1,721	1,705	3,750	3,597	7,142	6,922
Premises and equipment														
Rental of real estate	22	128	125	124	119	120	123	120	116	115	253	243	486	462
Premises, furniture and fixtures	23	93	69	99	71	103	64	102	60	65	162	167	337	287
Property taxes	24	10	10	9	11	11	11	8	11	10	20	22	42	39
Computer and equipment	25	405	388	405	370	365	352	351	330	343	793	717	1,492	1,342
Total premises and equipment	26	636	592	637	571	599	550	581	517	533	1,228	1,149	2,357	2,130
Amortization of intangible assets	27	79	82	74	72	70	68	67	65	60	161	138	284	248
Other expenses														
Communications	28	74	69	71	69	80	74	80	76	83	143	154	294	314
Business and capital taxes	29	8	11	9	7	12	14	13	10	10	19	26	42	45
Professional fees	30	127	124	138	120	124	132	149	140	149	251	256	514	588
Travel and business development	31	179	161	189	145	160	149	174	146	137	340	309	643	599
Other	32	336	304	344	289	313	322	254	247	235	640	635	1,268	973
Total other expenses	33	724	669	751	630	689	691	670	619	614	1,393	1,380	2,761	2,519
Total adjusted non-interest expense	34	3,212	3,320	3,255	3,025	3,060	3,204	3,032	2,922	2,912	6,532	6,264	12,544	11,819

(1) Adjusted non-interest expense excludes acquisition-related costs (including integration of the acquired business), restructuring costs and amortization of acquisition-related intangible assets.

BALANCE SHEET

(\$ millions)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	INC/(DEC) VS LAST YEAR
As At Balances											
Cash and Cash Equivalents	1	35,528	34,079	31,653	37,748	36,111	38,961	40,295	48,722	40,403	(583) (1.6)%
Interest Bearing Deposits with Banks	2	6,360	5,888	4,449	6,486	7,386	7,433	7,382	8,022	7,256	(1,026) (13.9)%
Securities	3	157,045	151,779	149,985	144,355	138,196	138,501	130,918	140,109	142,446	18,849 13.6 %
Securities Borrowed or Purchased Under Resale Agreements	4	80,951	78,753	66,646	76,112	81,890	83,603	68,066	74,684	64,576	(939) (1.1)%
Loans											
Residential mortgages	5	112,989	112,469	112,277	109,692	106,641	107,026	105,918	104,547	101,839	6,348 6.0 %
Non-residential mortgages	6	11,500	11,162	11,376	10,910	10,688	11,147	10,981	10,861	10,539	812 7.6 %
Consumer instalment and other personal	7	61,887	61,481	64,680	64,242	63,831	65,886	65,598	65,702	64,273	(1,944) (3.0)%
Credit cards	8	8,004	7,888	8,101	8,023	7,918	7,896	7,980	8,004	7,896	86 1.1 %
Businesses and governments	9	175,132	162,256	164,221	161,424	154,504	154,994	134,095	131,080	121,614	20,628 13.4 %
	10	369,512	355,256	360,655	354,291	343,582	346,949	324,572	320,194	306,161	25,930 7.5 %
Allowance for credit losses	11	(1,937)	(1,868)	(1,925)	(1,993)	(1,894)	(1,951)	(1,855)	(1,811)	(1,758)	(43) (2.2)%
Total net loans	12	367,575	353,388	358,730	352,298	341,688	344,998	322,717	318,383	304,403	25,887 7.6 %
Other Assets											
Derivative instruments	13	31,943	30,161	39,183	39,194	40,585	49,233	38,238	48,068	39,831	(8,642) (21.3)%
Customers' liability under acceptances	14	13,773	13,588	13,021	11,835	12,091	11,345	11,307	10,796	11,453	1,682 13.9 %
Premises and equipment	15	2,067	2,062	2,147	2,257	2,230	2,339	2,285	2,279	2,274	(163) (7.3)%
Goodwill	16	6,556	6,235	6,381	6,250	6,149	6,787	6,069	6,111	5,646	407 6.6 %
Intangible assets	17	2,207	2,151	2,178	2,178	2,178	2,306	2,208	2,227	2,136	29 1.3 %
Other	18	14,938	14,300	13,562	12,969	12,954	13,787	12,396	13,041	12,851	1,984 15.3 %
Total Assets	19	718,943	692,384	687,935	691,682	681,458	699,293	641,881	672,442	633,275	37,485 5.5 %
Deposits											
Banks	20	33,342	30,605	34,271	35,336	35,132	36,255	32,609	35,260	32,979	(1,790) (5.1)%
Businesses and governments	21	284,184	282,500	276,214	272,589	255,026	278,467	258,144	267,505	250,623	29,158 11.4 %
Individuals	22	170,686	163,844	162,887	159,921	154,635	156,114	147,416	144,852	140,629	16,051 10.4 %
Total deposits	23	488,212	476,949	473,372	467,846	444,793	470,836	438,169	447,617	424,231	43,419 9.8 %
Other Liabilities											
Derivative instruments	24	32,025	31,770	38,227	38,890	45,979	52,619	42,639	50,011	44,237	(13,954) (30.3)%
Acceptances	25	13,773	13,588	13,021	11,835	12,091	11,345	11,307	10,796	11,453	1,682 13.9 %
Securities sold but not yet purchased	26	24,018	21,965	25,106	27,092	27,071	24,208	21,226	27,813	25,908	(3,053) (11.3)%
Securities lent or sold under repurchase agreements	27	62,036	53,500	40,718	50,370	59,193	49,670	39,891	47,644	42,039	2,843 4.8 %
Securitization and liabilities related to structured entities	28	22,262	21,794	22,377	22,560	22,306	21,289	21,673	22,511	22,219	(44) (0.2)%
Other	29	27,386	25,967	28,347	27,924	26,350	22,452	22,647	22,933	22,350	1,036 3.9 %
Subordinated Debt	30	4,318	4,370	4,439	4,461	4,643	5,250	4,416	4,433	4,435	(325) (7.0)%
Share Capital											
Preferred shares	31	4,340	3,840	3,840	3,240	3,240	3,240	3,240	2,640	2,640	1,100 34.0 %
Common shares	32	13,072	12,791	12,539	12,463	12,370	12,352	12,313	12,296	12,330	702 5.7 %
Contributed surplus	33	307	303	294	294	298	298	299	302	303	9 2.9 %
Retained earnings	34	22,703	22,077	21,205	20,456	19,806	19,409	18,930	18,281	17,765	2,897 14.6 %
Accumulated other comprehensive income	35	4,491	3,446	4,426	4,224	3,287	6,286	4,640	4,681	2,878	1,204 36.6 %
Total shareholders' equity	36	44,913	42,457	42,304	40,677	39,001	41,585	39,422	38,200	35,916	5,912 15.2 %
Non-controlling interest in subsidiaries	37	-	24	24	27	31	39	491	484	487	(31) (99.4)%
Total Liabilities and Equity	38	718,943	692,384	687,935	691,682	681,458	699,293	641,881	672,442	633,275	37,485 5.5 %

BALANCE SHEET

(\$ millions)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	INC/ (DEC)
Average Daily Balances													
Cash Resources	1	40,448	41,096	44,889	44,972	41,576	53,655	60,000	51,808	48,934	40,778	47,682	(14.5)%
Securities	2	160,309	158,051	148,254	145,077	137,162	137,079	135,049	143,020	149,042	159,162	137,120	16.1 %
Securities Borrowed or Purchased Under Resale Agreements	3	90,537	92,516	83,736	85,339	90,962	96,466	81,792	76,298	69,707	91,543	93,744	(2.3)%
Loans													
Residential mortgages	4	112,529	112,326	110,942	108,077	106,404	106,692	105,376	103,043	101,705	112,426	106,549	5.5 %
Non-residential mortgages	5	11,274	11,216	11,084	10,803	10,841	11,083	10,841	10,713	10,780	11,245	10,964	2.6 %
Consumer instalment and other personal	6	61,657	62,369	64,383	64,221	64,406	66,106	65,731	65,144	64,650	62,018	65,266	(5.0)%
Credit cards	7	7,893	8,170	8,089	8,061	7,787	8,147	8,052	8,018	7,837	8,034	7,969	0.8 %
Businesses and governments	8	168,435	164,795	162,487	158,784	154,620	148,343	133,082	125,233	121,619	166,585	151,446	10.0 %
Allowance for credit losses	9	361,788	358,876	356,985	349,946	344,058	340,371	323,082	312,151	306,591	360,308	342,194	5.3 %
	10	(1,907)	(1,978)	(1,997)	(1,960)	(1,956)	(1,958)	(1,855)	(1,884)	(1,880)	(1,943)	(1,957)	0.7 %
Total net loans	11	359,881	356,898	354,988	347,986	342,102	338,413	321,227	310,267	304,711	358,365	340,237	5.3 %
Other Assets													
Derivative instruments	12	30,302	35,606	39,445	40,771	46,756	49,314	46,553	43,157	49,245	32,998	48,049	(31.3)%
Customers' liability under acceptances	13	13,980	13,253	12,474	12,060	11,280	11,434	11,040	11,768	11,201	13,610	11,358	19.8 %
Other	14	30,043	28,364	29,189	26,634	28,906	27,668	26,790	26,347	28,600	29,189	28,281	4.4 %
Total Assets	15	725,500	725,784	712,975	702,839	698,744	714,029	682,451	662,665	661,440	725,645	706,471	2.7 %
Deposits													
Banks	16	33,805	34,932	35,935	36,716	36,359	36,540	36,367	32,321	30,813	34,378	36,450	(5.7)%
Businesses and governments	17	288,515	288,476	282,131	274,958	264,989	285,073	273,519	262,257	255,125	288,495	275,142	4.9 %
Individuals	18	167,005	163,202	160,413	156,507	153,687	151,286	144,857	141,930	141,516	165,072	152,473	8.3 %
Total deposits	19	489,325	486,610	478,479	468,181	455,035	472,899	454,743	436,508	427,454	487,945	464,065	5.1 %
Other Liabilities													
Derivative instruments	20	31,411	36,892	38,850	42,311	52,156	52,529	49,100	45,429	53,015	34,197	52,344	(34.7)%
Acceptances	21	13,980	13,253	12,474	12,060	11,280	11,434	11,040	11,768	11,201	13,610	11,358	19.8 %
Securities sold but not yet purchased	22	27,304	27,960	28,119	27,974	26,767	24,632	25,629	28,396	27,951	27,638	25,688	7.6 %
Securities lent or sold under repurchase agreements	23	66,986	64,835	59,162	58,832	62,971	62,818	53,151	54,600	54,206	65,893	62,894	4.8 %
Securitization and liabilities related to structured entities	24	22,110	22,115	22,254	21,486	21,407	21,491	22,507	22,377	22,811	22,112	21,450	3.1 %
Other	25	26,753	27,460	28,185	26,734	23,033	22,709	22,530	22,126	22,183	27,112	22,869	18.5 %
Subordinated Debt	26	4,330	4,405	4,456	5,138	5,195	4,816	4,425	4,428	4,905	4,368	5,004	(12.7)%
Shareholders' equity	27	43,287	42,233	40,972	40,098	40,872	40,380	38,849	36,556	37,239	42,752	40,623	5.2 %
Non-controlling interest in subsidiaries	28	14	21	24	25	28	321	477	477	475	18	176	(90.0)%
Total Liabilities and Equity	29	725,500	725,784	712,975	702,839	698,744	714,029	682,451	662,665	661,440	725,645	706,471	2.7 %

STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Net Income	1	1,248	1,488	1,345	1,245	973	1,068	1,214	1,192	999	2,736	2,041	4,631	4,405
Other Comprehensive Income (Loss), net of taxes														
Items that may be subsequently reclassified to net income														
Net change in unrealized gains (losses) on available-for-sale securities														
Unrealized gains (losses) on available-for-sale securities arising during the period	2	155	(96)	(31)	103	85	(6)	(164)	6	(6)	59	79	151	(166)
Reclassification to earnings of (gains) in the period	3	(37)	(5)	(6)	(2)	(3)	(17)	(2)	(27)	(22)	(42)	(20)	(28)	(65)
	4	118	(101)	(37)	101	82	(23)	(166)	(21)	(28)	17	59	123	(231)
Net change in unrealized gains (losses) on cash flow hedges														
Gains (losses) on cash flow hedges arising during the period	5	(41)	(402)	(248)	242	(289)	269	47	168	(282)	(443)	(20)	(26)	528
Reclassification to earnings of (gains) losses on cash flow hedges	6	11	11	11	8	5	(14)	(10)	(13)	(9)	22	(9)	10	(57)
	7	(30)	(391)	(237)	250	(284)	255	37	155	(291)	(421)	(29)	(16)	471
Net gains (losses) on translation of net foreign operations														
Unrealized gains (losses) on translation of net foreign operations	8	1,355	(782)	579	812	(2,801)	1,623	(35)	1,866	(1,128)	573	(1,178)	213	3,187
Unrealized gains (losses) on hedges of net foreign operations	9	(187)	96	(90)	(98)	353	(124)	(58)	(349)	103	(91)	229	41	(482)
	10	1,168	(686)	489	714	(2,448)	1,499	(93)	1,517	(1,025)	482	(949)	254	2,705
Items that will not be reclassified to net income														
Gains (losses) on remeasurement of pension and other employee future benefit plans	11	(96)	241	28	(128)	(153)	(169)	108	106	212	145	(322)	(422)	200
Gains (losses) on remeasurement of own credit risk on financial liabilities designated at fair value	12	(115)	(43)	(41)	-	(196)	84	73	46	(17)	(158)	(112)	(153)	120
	13	(211)	198	(13)	(128)	(349)	(85)	181	152	195	(13)	(434)	(575)	320
Other Comprehensive Income (Loss), net of taxes	14	1,045	(980)	202	937	(2,999)	1,646	(41)	1,803	(1,149)	65	(1,353)	(214)	3,265
Total Comprehensive Income (Loss)	15	2,293	508	1,547	2,182	(2,026)	2,714	1,173	2,995	(150)	2,801	688	4,417	7,670
Attributable to:														
Bank shareholders	16	2,292	507	1,546	2,182	(2,026)	2,706	1,165	2,988	(156)	2,799	680	4,408	7,635
Non-controlling interest in subsidiaries	17	1	1	1	-	-	8	8	7	6	2	8	9	35
Total Comprehensive Income (Loss)	18	2,293	508	1,547	2,182	(2,026)	2,714	1,173	2,995	(150)	2,801	688	4,417	7,670

STATEMENT OF CHANGES IN EQUITY

(\$ millions)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Preferred Shares														
Balance at beginning of period	1	3,840	3,840	3,240	3,240	3,240	3,240	2,640	2,640	3,040	3,840	3,240	3,240	3,040
Issued during the period	2	500	-	600	-	-	-	600	350	-	500	-	600	950
Redeemed during the period	3	-	-	-	-	-	-	-	(350)	(400)	-	-	-	(750)
Balance at End of Period	4	4,340	3,840	3,840	3,240	3,240	3,240	3,240	2,640	2,640	4,340	3,240	3,840	3,240
Common Shares														
Balance at beginning of period	5	12,791	12,539	12,463	12,370	12,352	12,313	12,296	12,330	12,373	12,539	12,313	12,313	12,357
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	6	215	186	45	45	-	-	1	-	-	401	-	90	58
Issued under the Stock Option Plan	7	66	66	31	48	18	39	16	4	15	132	57	136	51
Repurchased for cancellation	8	-	-	-	-	-	-	-	(38)	(58)	-	-	-	(153)
Balance at End of Period	9	13,072	12,791	12,539	12,463	12,370	12,352	12,313	12,296	12,330	13,072	12,370	12,539	12,313
Contributed Surplus														
Balance at beginning of period	10	303	294	294	298	298	299	302	303	303	294	299	299	304
Issuance of stock options, net of options exercised	11	(3)	9	(8)	(4)	-	(2)	(1)	-	(1)	6	(2)	(14)	-
Other	12	7	-	8	-	-	1	(2)	(1)	1	7	1	9	(5)
Balance at End of Period	13	307	303	294	294	298	298	299	302	303	307	298	294	299
Retained Earnings														
Balance at beginning of period	14	22,077	21,205	20,456	19,806	19,409	18,930	18,281	17,765	17,489	21,205	18,930	18,930	17,237
Net income attributable to bank shareholders	15	1,247	1,487	1,344	1,245	973	1,060	1,206	1,185	993	2,734	2,033	4,622	4,370
Dividends - Preferred shares	16	(42)	(45)	(34)	(40)	(35)	(41)	(30)	(23)	(31)	(87)	(76)	(150)	(117)
- Common shares	17	(575)	(570)	(555)	(555)	(541)	(540)	(527)	(527)	(515)	(1,145)	(1,081)	(2,191)	(2,087)
Common shares repurchased for cancellation	18	-	-	-	-	-	-	-	(111)	(171)	-	-	-	(465)
Preferred shares repurchased for cancellation	19	-	-	-	-	-	-	-	(3)	-	-	-	-	(3)
Share issue expense	20	(4)	-	(6)	-	-	-	-	(5)	-	(4)	-	(6)	(5)
Balance at End of Period	21	22,703	22,077	21,205	20,456	19,806	19,409	18,930	18,281	17,765	22,703	19,806	21,205	18,930
Accumulated Other Comprehensive Income (Loss) on Available-for-Sale Securities														
Balance at beginning of period	22	(53)	48	85	(16)	(98)	(75)	91	112	140	48	(75)	(75)	156
Unrealized gains (losses) on available-for-sale securities arising during the period	23	155	(96)	(31)	103	85	(6)	(164)	6	(6)	59	79	151	(166)
Reclassification to earnings of (gains) in the period	24	(37)	(5)	(6)	(2)	(3)	(17)	(2)	(27)	(22)	(42)	(20)	(28)	(65)
Balance at End of Period	25	65	(53)	48	85	(16)	(98)	(75)	91	112	65	(16)	48	(75)
Accumulated Other Comprehensive Income on Cash Flow Hedges														
Balance at beginning of period	26	205	596	833	583	867	612	575	420	711	596	612	612	141
Gains (losses) on cash flow hedges arising during the period	27	(41)	(402)	(248)	242	(289)	269	47	168	(282)	(443)	(20)	(26)	528
Reclassification to earnings of (gains) losses in the period	28	11	11	11	8	5	(14)	(10)	(13)	(9)	22	(9)	10	(57)
Balance at End of Period	29	175	205	596	833	583	867	612	575	420	175	583	596	612
Accumulated Other Comprehensive Income on Translation of Net Foreign Operations														
Balance at beginning of period	30	3,641	4,327	3,838	3,124	5,572	4,073	4,166	2,649	3,674	4,327	4,073	4,073	1,368
Unrealized gains (losses) on translation of net foreign operations	31	1,355	(782)	579	812	(2,801)	1,623	(35)	1,866	(1,128)	573	(1,178)	213	3,187
Unrealized gains (losses) on hedges of net foreign operations	32	(187)	96	(90)	(98)	353	(124)	(58)	(349)	103	(91)	229	41	(482)
Balance at End of Period	33	4,809	3,641	4,327	3,838	3,124	5,572	4,073	4,166	2,649	4,809	3,124	4,327	4,073
Accumulated Other Comprehensive (Loss) on Pension and Other Employee Future Benefit Plans														
Balance at beginning of period	34	(271)	(512)	(540)	(412)	(259)	(90)	(198)	(304)	(516)	(512)	(90)	(90)	(290)
Gains (losses) on remeasurement of pension and other employee future benefit plans	35	(96)	241	28	(128)	(153)	(169)	108	106	212	145	(322)	(422)	200
Balance at End of Period	36	(367)	(271)	(512)	(540)	(412)	(259)	(90)	(198)	(304)	(367)	(412)	(512)	(90)
Accumulated Other Comprehensive Income (Loss) on Own Credit Risk on Financial Liabilities Designated at Fair Value														
Balance at beginning of period	37	(76)	(33)	8	8	204	120	47	1	18	(33)	120	120	-
Gains (losses) on remeasurement of own credit risk on financial liabilities designated at fair value	38	(115)	(43)	(41)	-	(196)	84	73	46	(17)	(158)	(112)	(153)	120
Balance at End of Period	39	(191)	(76)	(33)	8	8	204	120	47	1	(191)	8	(33)	120
Total Accumulated Other Comprehensive Income	40	4,491	3,446	4,426	4,224	3,287	6,286	4,640	4,681	2,878	4,491	3,287	4,426	4,640
Total Shareholders' Equity	41	44,913	42,457	42,304	40,677	39,001	41,585	39,422	38,200	35,916	44,913	39,001	42,304	39,422
Non-controlling Interest in Subsidiaries														
Balance at beginning of period	42	24	24	27	31	39	491	484	487	483	24	491	491	1,091
Net income attributable to non-controlling interest	43	1	1	1	-	-	8	8	7	6	2	8	9	35
Dividends to non-controlling interest	44	-	-	-	-	-	(10)	-	(10)	-	-	(10)	(10)	(37)
Redemption/purchase of non-controlling interest	45	(25)	-	-	-	-	(450)	-	-	-	(25)	(450)	(450)	(600)
Other	46	-	(1)	(4)	(4)	(8)	-	(1)	-	(2)	(1)	(8)	(16)	2
Balance at End of Period	47	-	24	24	27	31	39	491	484	487	-	31	24	491
Total Equity	48	44,913	42,481	42,328	40,704	39,032	41,624	39,913	38,684	36,403	44,913	39,032	42,328	39,913

**GOODWILL AND
INTANGIBLE ASSETS**

(\$ millions)	LINE #	November 1 2016	Additions/Purchases (1)				Amortization				Other: Includes FX (2)				April 30 2017
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Intangible Assets															
Customer relationships	1	306	-	-	-	-	(17)	(18)	-	-	(7)	16	-	-	280
Core deposit intangibles	2	233	-	-	-	-	(15)	(14)	-	-	(6)	10	-	-	208
Branch distribution networks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchased software	4	93	5	3	-	-	(8)	(8)	-	-	-	1	-	-	86
Developed software - amortized	5	767	112	87	-	-	(74)	(71)	-	-	6	143	-	-	970
Software under development	6	476	(8)	-	-	-	-	-	-	-	(12)	(104)	-	-	352
Other	7	303	1	4	-	-	(5)	(11)	-	-	1	18	-	-	311
Total Intangible Assets	8	2,178	110	94	-	-	(119)	(122)	-	-	(18)	84	-	-	2,207
Total Goodwill	9	6,381	-	-	-	-	-	-	-	-	(146)	321	-	-	6,556

(1) Net additions/purchases include intangible assets acquired through acquisitions and assets acquired through the normal course of operations.

(2) Other changes in goodwill and intangible assets includes the foreign exchange effects of U.S. dollar and Pound Sterling denominated intangible assets and goodwill, purchase accounting adjustments and certain other reclassifications.

**UNREALIZED GAINS (LOSSES)
ON AVAILABLE-FOR-SALE SECURITIES**

UNREALIZED GAINS (LOSSES) ON AVAILABLE-FOR-SALE SECURITIES		Fair Value					Unrealized Gains (Losses)					
		2017 Q2	2017 Q1	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
(\$ millions)												
Available-For-Sale Securities												
Canadian governments	10	14,679	13,501	89	(6)	165	245	130	163	99	204	167
U.S. governments	11	15,689	15,385	(95)	(248)	64	229	124	124	63	54	74
Mortgage-backed securities - Canada (3)	12	2,882	2,910	17	10	34	20	9	26	10	48	42
- U.S.	13	10,350	9,107	(109)	(139)	24	94	44	44	23	16	32
Corporate debt	14	6,013	6,607	35	6	73	127	76	67	46	79	112
Corporate equity	15	1,616	1,556	111	92	86	88	74	84	65	100	58
Other governments	16	4,300	5,292	(2)	(14)	13	26	13	15	8	18	24
Total	17	55,529	54,358	46	(299)	459	829	470	523	314	519	509

(3) These amounts are supported by insured mortgages.

**ASSETS UNDER ADMINISTRATION
AND MANAGEMENT**

(\$ millions)		2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
Assets Under Administration										
Institutional (4)	18	417,265	413,660	414,252	413,497	355,013	401,821	380,038	384,064	355,637
Personal	19	215,198	207,277	208,495	204,856	197,770	200,959	202,705	206,174	201,478
Mutual Funds	20	33,560	31,821	31,834	31,900	30,089	31,201	32,360	33,220	32,306
Total	21	666,023	652,758	654,581	650,253	582,872	633,981	615,103	623,458	589,421
Assets Under Management										
Institutional	22	164,936	155,992	163,720	163,431	150,208	159,034	163,508	166,845	161,275
Personal	23	140,212	130,158	127,193	124,038	117,181	124,156	122,734	124,449	118,604
Mutual Funds	24	124,853	115,410	114,782	114,050	109,534	110,975	111,726	113,620	107,795
Total	25	430,001	401,560	405,695	401,519	376,923	394,165	397,968	404,914	387,674

(4) Amounts include securitized residential mortgages, including replacement pools, securitized real estate secured lines of credit and securitized credit cards.

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS

		Q2 2017				Q1 2017				Q4 2016				Q3 2016			
		Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total
(\$ millions except as noted)		LINE #															
Auto loans/leases	1	1,971	2,303	-	4,274	1,850	1,437	-	3,287	2,133	1,480	-	3,613	2,332	1,740	-	4,072
Credit card receivables	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	3	1,390	-	-	1,390	1,611	-	-	1,611	1,859	-	-	1,859	1,665	-	-	1,665
Residential mortgages (uninsured)	4	207	-	-	207	203	-	-	203	60	-	-	60	202	-	-	202
Commercial mortgages (uninsured)	5	-	24	-	24	-	23	-	23	-	24	-	24	-	30	-	30
Commercial mortgages (insured)	6	65	-	-	65	86	-	-	86	101	-	-	101	112	-	-	112
Equipment loans/leases	7	194	385	-	579	394	348	-	742	211	386	-	597	113	262	-	375
Trade receivables	8	-	288	-	288	-	400	-	400	-	313	-	313	-	235	-	235
Corporate loans	9	-	362	-	362	-	397	-	397	-	-	-	-	-	-	-	-
Daily auto rental	10	175	365	-	540	120	300	-	420	163	236	-	399	307	359	-	666
Floorplan finance receivables	11	178	314	-	492	288	317	-	605	288	434	-	722	288	652	-	940
Collateralized debt obligations	12	-	7	-	7	-	12	-	12	-	15	-	15	-	24	-	24
Other pool type	13	250	130	-	380	250	306	-	556	250	364	-	614	250	431	-	681
Student loans	14	-	539	-	539	-	534	-	534	-	733	-	733	-	1,449	-	1,449
Credit protection vehicle	15	-	-	-	-	-	-	-	-	-	-	-	-	-	396	-	396
Total	16	4,430	4,717	-	9,147	4,802	4,074	-	8,876	5,065	3,985	-	9,050	5,269	5,182	396	10,847

(1) Canadian Conduit totals include amounts pertaining to a conduit that has been directly funded by the Bank (\$652.7 million as at Q2, 2017, \$585.2 million as at Q1, 2017, \$642.9 million as at Q4, 2016, and \$658.5 million as at Q3, 2016). External Credit Assessment Institutions used to rate the Asset Backed Commercial Paper of the market funded conduits in Canada are DBRS and Moody's.

(2) US Conduit totals include amounts that have been directly funded by the Bank (\$41.3 million as at Q2, 2017, \$45.2 million as at Q1, 2017, \$49.4 million as at Q4, 2016, and \$63.9 million as at Q3, 2016). External Credit Assessment Institutions used to rate the Asset Backed Commercial Paper of the market funded conduit in the US are S&P and Moody's.

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

		Q2 2017				Q1 2017				Q4 2016				Q3 2016			
		Undrawn Committed Facilities and Notional Amounts	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total
(\$ millions except as noted)																	
Bank Assets																	
Auto loans/leases	17	-	1,533	-	1,533	-	1,802	-	1,802	-	2,246	-	2,246	-	2,631	-	2,631
Corporate loans	18	267	139	-	406	241	147	-	388	280	118	-	398	275	118	-	393
Credit card receivables (5)	19	-	2,182	-	2,182	-	2,255	-	2,255	-	2,255	-	2,255	-	2,255	-	2,255
Residential mortgages (uninsured) (6)	20	-	1,871	-	1,871	-	-	-	-	-	-	-	-	-	-	-	-
Home equity lines of credit (7)	21	-	2,520	-	2,520	-	2,520	-	2,520	-	1,488	-	1,488	-	-	-	-
Total Bank Assets	22	267	8,245	-	8,512	241	6,724	-	6,965	280	6,107	-	6,387	275	5,004	-	5,279
Third Party Assets (8)																	
Auto loans/leases	23	3,475	3,378	-	6,853	3,316	2,820	-	6,136	3,554	2,588	-	6,142	3,480	2,989	-	6,469
Credit card receivables	24	262	284	-	546	144	376	-	520	197	339	-	536	217	355	-	572
Residential mortgages (insured)	25	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040
Residential mortgages (uninsured)	26	510	-	-	510	255	-	-	255	255	-	-	255	255	-	-	255
Commercial mortgages (uninsured)	27	107	7	-	114	98	12	-	110	98	15	-	113	88	24	-	112
Commercial mortgages (insured)	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	29	803	557	-	1,360	825	752	-	1,577	850	764	-	1,614	793	789	-	1,582
Trade receivables	30	47	412	-	459	135	502	-	637	117	538	-	655	184	451	-	635
Corporate loans	31	159	127	-	286	211	307	-	518	170	382	-	552	174	370	-	544
Daily auto rental	32	489	380	-	869	418	315	-	733	608	253	-	861	472	383	-	855
Floorplan finance receivables	33	887	701	-	1,588	829	706	-	1,535	744	559	-	1,303	770	777	-	1,547
Collateralized debt obligations	34	-	-	-	-	-	-	-	-	-	-	-	65	-	-	-	65
Other pool type	35	384	918	-	1,302	389	488	-	877	1,379	581	-	1,960	335	658	-	993
Student loans	36	1,062	539	-	1,601	993	534	-	1,527	114	733	-	847	349	1,449	-	1,798
Credit protection vehicle (9)	37	-	-	-	-	-	-	-	-	-	-	-	-	6,400	-	-	6,400
Trading securities reclassified to AFS	38	-	3	-	3	-	3	-	3	-	4	-	4	-	4	-	4
Total Third Party Assets	39	10,225	7,306	-	17,531	9,653	6,815	-	16,468	10,126	6,756	-	16,882	15,622	8,249	-	23,871
Total	40	10,492	15,551	-	26,043	9,894	13,539	-	23,433	10,406	12,863	-	23,269	15,897	13,253	-	29,150

(3) External Credit Assessment Institutions (ECAIs) used for securitization notes are Fitch, S&P, Moody's & DBRS.

(4) First Loss Positions reflect deferred purchase price amounts for securitization of the Bank's own credit cards and conventional mortgages net of servicing liabilities and tax impacts.

(5) The credit card receivable securities held from Bank asset securitizations represent the Bank's interest in investment grade notes issued by Master Credit Card Trust and Master Credit Card Trust II. The Securitization Capital Framework is applied.

(6) The residential mortgage backed securities held from Bank asset securitizations represent the Bank's interest in investment grade notes issued by Bicentennial Trust. The Securitization Capital Framework is applied.

(7) The HELOC securities held from Bank asset securitizations represent the Bank's interest in investment grade notes issued by Fortified Trust. The Securitization Capital Framework is applied.

(8) Third party asset securitizations that are externally rated and Montreal Accord assets are assessed under the RBA, with unrated and below BB- positions being deducted from capital. The Supervisory Formula (SF) has been applied for all other positions.

(9) Amounts reported for credit protection vehicle assets under Undrawn Committed Facilities and Notional Amounts represent aggregate notional amounts of the credit default swap exposures and do not represent committed funding obligations.

AGGREGATE AMOUNT OF RESECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE (1)

	LINE #	Q2 2017				Q1 2017				Q4 2016				Q3 2016			
		Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total
(\$ millions except as noted)																	
Bank Assets																	
Credit card receivables (5)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Bank Assets	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Third Party Assets (6)																	
Auto loans/leases	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit card receivables	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial mortgages	8	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	6
Personal line of credit	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade receivables	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate loans	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daily auto rental	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floorplan finance receivables	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other pool type	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student loans	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIV assets (financial institutions debt and securitized assets)	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle (7)	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading securities reclassified to AFS	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	21	-	-	-	-	-	-	-	-	-	-	-	-	57	-	-	57
Total Third Party Assets	22	-	-	-	-	-	-	-	-	-	-	-	-	57	6	-	63
Total	23	-	-	-	-	-	-	-	-	-	-	-	-	57	6	-	63

(1) No credit risk mitigations are applied to securitization exposures.

(2) ECAs used for securitizations liquidity facility ratings are S&P, Moody's and Fitch.

(3) ECAs used for securitization notes are S&P & Moody's.

(4) First Loss Positions reflect deferred purchase price amounts for securitization of the Bank's own credit cards and conventional mortgages net of servicing liabilities and tax impacts.

(5) The credit card receivable securities held from Bank asset securitizations represent the Bank's seller's interest in investment grade subordinated notes issued by Master Credit Card Trust and Master Credit Card Trust II. The Securitization Framework is applied.

(6) Third party asset securitizations that are externally rated and Montreal Accord assets are assessed under the RBA, with unrated and below BB- positions being deducted from capital. The Supervisory Formula (SF) has been applied for all other positions.

(7) Amounts reported for credit protection vehicle assets under Undrawn Committed Facilities and Notional Amounts represent aggregate notional amounts of the credit default swap exposures and do not represent committed funding obligations.

CREDIT RISK FINANCIAL MEASURES (1)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Diversification Ratios														
Gross Loans And Acceptances														
Consumer	1	47.7 %	49.3 %	49.5 %	49.7 %	50.2 %	50.5 %	53.4 %	53.9 %	54.8 %				
Businesses and governments	2	52.3 %	50.7 %	50.5 %	50.3 %	49.8 %	49.5 %	46.6 %	46.1 %	45.2 %				
Canada	3	64.4 %	65.5 %	64.5 %	64.9 %	64.9 %	63.7 %	66.6 %	66.6 %	68.3 %				
United States	4	32.1 %	30.9 %	32.6 %	32.2 %	32.0 %	33.5 %	30.1 %	29.8 %	28.1 %				
Other Countries	5	3.5 %	3.6 %	2.9 %	2.9 %	3.1 %	2.8 %	3.3 %	3.6 %	3.6 %				
Net Loans And Acceptances (2)														
Consumer	6	47.7 %	49.3 %	49.5 %	49.7 %	50.2 %	50.5 %	53.5 %	53.9 %	54.8 %				
Businesses and governments	7	52.3 %	50.7 %	50.5 %	50.3 %	49.8 %	49.5 %	46.5 %	46.1 %	45.2 %				
Canada	8	64.5 %	65.6 %	64.6 %	64.9 %	65.0 %	63.8 %	66.7 %	66.7 %	68.4 %				
United States	9	32.0 %	30.8 %	32.5 %	32.1 %	31.9 %	33.4 %	30.0 %	29.7 %	28.0 %				
Other Countries	10	3.5 %	3.6 %	2.9 %	3.0 %	3.1 %	2.8 %	3.3 %	3.6 %	3.6 %				

Coverage Ratios

Specific Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)														
Total	11	17.5 %	17.6 %	17.4 %	21.2 %	18.6 %	18.3 %	18.2 %	15.6 %	17.0 %	17.5 %	18.6 %	17.4 %	18.2 %
Consumer	12	16.9 %	15.6 %	16.6 %	17.6 %	18.2 %	16.9 %	16.5 %	15.5 %	14.8 %	16.9 %	18.2 %	16.6 %	16.5 %
Businesses and governments	13	18.0 %	19.0 %	17.9 %	23.7 %	18.9 %	19.4 %	19.8 %	15.6 %	20.1 %	18.0 %	18.9 %	17.9 %	19.8 %
Net write-offs-to-average loans and acceptances (Annualized) (2)	14	0.22 %	0.18 %	0.27 %	0.19 %	0.16 %	0.16 %	0.14 %	0.19 %	0.23 %	0.20 %	0.16 %	0.20 %	0.19 %

Condition Ratios

GIL-to-Gross Loans and Acceptances	15	0.63 %	0.60 %	0.62 %	0.63 %	0.62 %	0.60 %	0.58 %	0.66 %	0.65 %
GIL-to-Equity and Allowance for Credit Losses	16	5.10 %	4.93 %	5.25 %	5.38 %	5.35 %	4.93 %	4.67 %	5.32 %	5.34 %
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances (2) (3)										
	17	0.52 %	0.49 %	0.52 %	0.50 %	0.51 %	0.50 %	0.48 %	0.56 %	0.54 %
NIL-to-segmented Net Loans and Acceptances (2) (3)										
Consumer	18	0.45 %	0.44 %	0.42 %	0.42 %	0.42 %	0.46 %	0.43 %	0.55 %	0.57 %
Businesses and governments	19	0.58 %	0.54 %	0.61 %	0.58 %	0.59 %	0.53 %	0.54 %	0.56 %	0.49 %
Canada	20	0.21 %	0.21 %	0.23 %	0.23 %	0.24 %	0.26 %	0.22 %	0.23 %	0.25 %
United States	21	1.18 %	1.16 %	1.13 %	1.10 %	1.10 %	0.99 %	1.10 %	1.36 %	1.31 %
Other Countries	22	0.25 %	0.01 %	0.01 %	0.02 %	0.01 %	0.03 %	0.04 %	0.03 %	0.01 %

Consumer Loans (Canada)**90 Days & Over Delinquency Ratios**

Consumer instalment and other personal	23	0.38 %	0.38 %	0.36 %	0.36 %	0.36 %	0.36 %	0.34 %	0.34 %	0.38 %
Credit Cards (4)	24	1.11 %	1.04 %	0.92 %	0.91 %	1.01 %	1.10 %	0.97 %	0.87 %	1.01 %
Mortgages	25	0.23 %	0.24 %	0.24 %	0.22 %	0.24 %	0.28 %	0.26 %	0.26 %	0.27 %
Total Consumer	26	0.32 %	0.32 %	0.31 %	0.30 %	0.32 %	0.34 %	0.32 %	0.32 %	0.34 %

Consumer Loans (U.S.)**90 Days & Over Delinquency Ratios**

Consumer instalment and other personal	27	1.75 %	1.90 %	1.49 %	1.41 %	1.36 %	1.39 %	1.19 %	1.23 %	1.24 %
Credit Cards (4)	28	0.92 %	1.04 %	1.09 %	1.01 %	0.90 %	1.11 %	1.16 %	1.00 %	1.43 %
Mortgages	29	1.01 %	1.05 %	0.94 %	1.05 %	1.02 %	1.11 %	1.11 %	1.68 %	1.74 %
Total Consumer	30	1.40 %	1.51 %	1.27 %	1.27 %	1.22 %	1.29 %	1.16 %	1.38 %	1.41 %

Consumer Loans (Consolidated)**90 Days & Over Delinquency Ratios**

Consumer instalment and other personal	31	0.62 %	0.64 %	0.61 %	0.59 %	0.58 %	0.62 %	0.55 %	0.57 %	0.59 %
Credit Cards (4)	32	1.10 %	1.04 %	0.93 %	0.92 %	1.00 %	1.10 %	0.99 %	0.88 %	1.04 %
Mortgages	33	0.29 %	0.30 %	0.29 %	0.29 %	0.30 %	0.35 %	0.33 %	0.39 %	0.39 %
Total Consumer	34	0.44 %	0.45 %	0.43 %	0.42 %	0.43 %	0.48 %	0.44 %	0.47 %	0.49 %

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Aggregate Net Loans and Acceptances balances are net of collective allowances, and all specific allowances excluding those related to off-balance sheet instruments and undrawn commitments. The Consumer and Businesses and governments Net Loans and Acceptances balances are stated net of specific allowances (excluding those related to off-balance sheet instruments and undrawn commitments) only.

(3) Net Impaired Loan balances are net of specific allowances, excluding off-balance sheet instruments and undrawn commitments.

(4) Excludes small business and Corporate credit cards.

PROVISION FOR CREDIT LOSSES (PCL)
SEGMENTED INFORMATION (1) (2)

(\$ millions except as noted)

	LINE	2017	2017	2016	2016	2016	2016	2015	2015	2015	YTD	YTD	Fiscal	Fiscal
	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015

Performance Ratios (Annualized)

PCL-to-average net loans and acceptances	1	0.28 %	0.19 %	0.19 %	0.29 %	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.23 %	0.22 %	0.23 %	0.19 %
PCL-to-segmented average net loans and acceptances														
Consumer	2	0.25 %	0.26 %	0.11 %	0.20 %	0.17 %	0.35 %	0.38 %	0.23 %	0.30 %	0.25 %	0.26 %	0.21 %	0.30 %
Businesses and Governments	3	0.31 %	0.12 %	0.27 %	0.37 %	0.29 %	0.06 %	(0.11)%	0.17 %	0.09 %	0.21 %	0.18 %	0.25 %	0.05 %
Canada	4	0.21 %	0.22 %	0.13 %	0.29 %	0.24 %	0.35 %	0.29 %	0.21 %	0.34 %	0.22 %	0.29 %	0.25 %	0.26 %
United States	5	0.38 %	0.13 %	0.32 %	0.30 %	0.23 %	(0.05)%	(0.12)%	0.21 %	(0.08)%	0.25 %	0.09 %	0.20 %	0.06 %
Other Countries	6	0.61 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	(0.03)%	0.00 %	0.31 %	0.00 %	0.00 %	(0.01)%
Specific PCL-to-average net loans and acceptances	7	0.28 %	0.19 %	0.19 %	0.29 %	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.23 %	0.22 %	0.23 %	0.19 %

Provision for Credit Losses by Country

Canada	8	128	134	80	170	135	198	159	112	180	262	333	583	561
United States	9	111	39	94	87	66	(15)	(31)	49	(19)	150	51	232	52
Other Countries	10	20	-	-	-	-	-	-	(1)	-	20	-	-	(1)
Total Provision For Credit Losses	11	259	173	174	257	201	183	128	160	161	432	384	815	612

Specific Provision for Credit Losses by Country

Canada	12	128	115	105	170	135	137	112	110	145	243	272	547	499
United States	13	111	58	69	87	66	46	16	51	16	169	112	268	114
Other Countries	14	20	-	-	-	-	-	-	(1)	-	20	-	-	(1)
Total Specific Provision for Credit Losses	15	259	173	174	257	201	183	128	160	161	432	384	815	612

Interest Income on Impaired Loans

Total	16	16	23	17	21	21	15	28	21	17	39	36	74	91
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PROVISION FOR CREDIT LOSSES
SEGMENTED INFORMATION (2)

(\$ millions)

	2017	2017	2016	2016	2016	2016	2015	2015	2015	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2017	2016	2016	2015

Provision by Product and Industry

Consumer														
Residential mortgages	17	2	7	(3)	8	9	10	(29)	16	13	9	19	24	11
Credit cards	18	68	58	58	67	68	71	66	64	73	126	139	264	272
Consumer instalment and other personal	19	65	59	53	51	64	78	43	52	64	124	142	246	225
Total Consumer	20	135	124	108	126	141	159	80	132	150	259	300	534	508
Businesses and Governments														
Commercial real estate	21	(2)	(2)	(5)	(2)	(2)	(7)	(4)	(3)	(8)	(4)	(9)	(16)	(37)
Construction (non-real estate)	22	11	4	3	4	2	6	1	1	(4)	15	8	15	-
Retail trade	23	(1)	4	2	1	2	8	6	3	2	3	10	13	8
Wholesale trade	24	12	(4)	2	2	8	(1)	5	8	5	8	7	11	19
Agriculture	25	17	5	10	27	4	15	(5)	3	2	22	19	56	3
Communications	26	-	-	-	4	(2)	-	4	8	1	-	(2)	2	13
Manufacturing	27	2	12	10	13	10	(4)	28	5	18	14	6	29	67
Mining	28	-	-	3	-	17	-	3	-	(1)	-	17	20	2
Oil and Gas	29	16	(11)	(6)	58	31	22	1	15	10	5	53	105	25
Transportation	30	29	23	30	14	9	3	3	(1)	(6)	52	12	56	(4)
Utilities	31	-	-	-	-	3	-	-	-	-	-	3	3	-
Forest Products	32	-	-	-	(1)	-	-	-	-	1	-	-	(1)	-
Service industries	33	47	18	19	7	-	(5)	-	(13)	(20)	65	(5)	21	(29)
Financial	34	2	(4)	2	3	(8)	(4)	3	4	(1)	(2)	(12)	(7)	8
Governments	35	-	-	-	-	-	-	-	-	(2)	-	-	-	(2)
Other	36	(9)	4	(4)	1	(14)	(9)	3	(2)	12	(5)	(23)	(26)	31
Total Businesses and Governments	37	124	49	66	131	60	24	48	28	11	173	84	281	104
Total specific provision for credit losses	38	259	173	174	257	201	183	128	160	161	432	384	815	612
Collective provision	39	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Provision for Credit Losses	40	259	173	174	257	201	183	128	160	161	432	384	815	612

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Provision for credit losses excludes securities borrowed or purchased under resale agreements.

YTD	YTD	Fiscal
2017	2016	2016

2.1%	4.9 %	2.9 %
29.2%	36.2 %	32.4 %
28.7%	37.0 %	30.2 %
60.0%	78.1 %	65.5 %
(0.9)%	(2.3)%	(2.0)%
3.5%	2.1 %	1.8 %
0.7%	2.6 %	1.6 %
1.9%	1.8 %	1.3 %
5.1%	4.9 %	6.9 %
0.0%	(0.5)%	0.2 %
3.2%	1.6 %	3.6 %
0.0%	4.4 %	2.5 %
1.2%	13.8 %	12.9 %
12.0%	3.1 %	6.9 %
0.0%	0.8 %	0.4 %
0.0%	0.0 %	(0.1)%
15.0%	(1.3)%	2.6 %
(0.5)%	(3.1)%	(0.9)%
0.0%	0.0 %	0.0 %
(1.2)%	(6.0)%	(3.2)%
40.0%	21.9 %	34.5 %
100.0%	100.0 %	100.0 %

WRITE-OFFS BY INDUSTRY

(\$ millions)	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Consumer Write-Offs	1	167	174	161	170	173	182	195	184	187	341	355	686	753
Businesses and Governments														
Commercial real estate	2	1	1	4	2	1	2	2	8	9	2	3	9	24
Construction (non-real estate)	3	10	4	11	-	1	6	1	1	3	14	7	18	8
Retail trade	4	2	1	4	1	6	6	13	4	3	3	12	17	22
Wholesale trade	5	7	2	5	1	1	3	9	1	11	9	4	10	26
Agriculture	6	9	3	28	1	3	4	5	1	8	12	7	36	15
Communications	7	-	-	-	3	-	6	4	-	-	-	6	9	4
Manufacturing	8	2	4	12	10	9	8	4	13	21	6	17	39	69
Mining	9	-	-	4	17	-	-	3	2	5	-	-	21	10
Oil and Gas	10	-	1	35	9	13	-	1	25	-	1	13	57	26
Transportation	11	22	24	25	14	14	2	-	-	-	46	16	55	1
Utilities	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Forest Products	13	-	-	-	-	-	-	1	2	5	-	-	-	8
Service industries	14	45	14	28	4	15	5	11	17	8	59	20	52	45
Financial	15	2	-	4	-	3	-	-	-	1	2	3	7	4
Governments	16	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	17	5	4	7	6	11	7	12	11	13	9	18	31	50
Total Businesses and Governments	18	105	58	167	68	77	49	66	85	87	163	126	361	312
Total Write-Offs	19	272	232	328	238	250	231	261	269	274	504	481	1,047	1,065

WRITE-OFFS BY GEOGRAPHIC REGION (1)

(\$ millions)		2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Canada	20	145	132	185	145	139	152	138	160	195	277	291	621	664
United States	21	127	100	143	93	111	79	123	109	79	227	190	426	400
Other Countries	22	-	-	-	-	-	-	-	-	-	-	-	-	1
Total	23	272	232	328	238	250	231	261	269	274	504	481	1,047	1,065

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

GROSS LOANS AND ACCEPTANCES BY PRODUCT AND INDUSTRY

(\$ millions)	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	MIX Q2
Consumer											
Residential mortgages	1	112,989	112,469	112,277	109,692	106,641	107,026	105,918	104,547	101,839	29.5 %
Credit cards	2	8,004	7,888	8,101	8,023	7,918	7,896	7,980	8,004	7,896	2.1 %
Consumer instalment and other personal	3	61,887	61,481	64,680	64,242	63,831	65,886	65,598	65,702	64,273	16.1 %
Total Consumer	4	182,880	181,838	185,058	181,957	178,390	180,808	179,496	178,253	174,008	47.7 %
Businesses and Governments, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	25,040	24,199	24,127	23,798	22,979	22,098	20,614	19,725	18,105	6.5 %
Construction (non-real estate)	6	3,931	3,568	3,567	3,571	3,601	3,443	3,552	3,655	3,179	1.0 %
Retail trade	7	19,339	17,849	16,871	16,184	16,753	17,024	14,119	13,478	13,277	5.1 %
Automotive	8	12,686	11,649	10,926	10,484	10,973	11,602	9,029	8,773	8,627	3.3 %
Food and beverage	9	1,552	1,551	1,263	1,305	1,265	1,290	1,133	1,107	1,144	0.4 %
Other	10	5,101	4,649	4,682	4,395	4,515	4,132	3,957	3,598	3,506	1.4 %
Wholesale trade	11	12,012	11,200	12,188	11,818	10,793	11,196	10,262	10,377	9,711	3.1 %
Agriculture	12	1,067	1,070	916	661	731	696	763	604	534	0.3 %
Automotive	13	2,768	2,532	2,670	2,842	1,658	1,593	718	676	560	0.7 %
Food and beverage	14	2,230	2,212	2,581	2,453	2,229	2,349	2,192	1,939	1,907	0.6 %
Construction and industrial	15	2,473	2,240	2,831	2,778	2,722	2,669	2,796	3,302	3,121	0.6 %
Other	16	3,474	3,146	3,190	3,084	3,453	3,889	3,793	3,856	3,589	0.9 %
Agriculture	17	11,195	10,870	10,970	10,878	10,498	10,596	9,897	9,855	9,597	2.9 %
Communications	18	774	862	896	837	756	870	824	846	751	0.2 %
Other communications	19	551	505	565	521	358	373	384	412	403	0.2 %
Cable	20	63	200	181	163	220	287	264	236	162	0.0 %
Broadcasting	21	160	157	150	153	178	210	176	198	186	0.0 %
Manufacturing	22	20,652	18,574	18,725	18,536	17,437	17,913	16,225	16,262	15,543	5.4 %
Industrial products	23	7,057	6,776	6,340	6,635	6,188	6,463	6,290	6,847	6,316	1.8 %
Consumer products	24	8,031	7,140	7,798	7,433	7,197	6,414	6,020	5,764	5,745	2.1 %
Automotive	25	1,289	1,095	971	806	696	1,406	528	549	554	0.3 %
Other manufacturing	26	4,275	3,563	3,616	3,662	3,356	3,630	3,387	3,102	2,928	1.2 %
Mining	27	1,535	1,361	1,863	1,501	1,624	1,851	1,310	1,162	1,127	0.4 %
Oil and Gas	28	7,046	6,960	7,975	7,564	7,264	7,379	6,669	6,622	6,632	1.9 %
Transportation	29	10,787	10,196	10,703	10,433	9,892	10,680	3,740	3,876	3,389	2.8 %
Utilities	30	2,978	2,529	2,695	2,848	2,560	2,588	1,984	1,888	1,716	0.8 %
Electric power generation	31	2,208	1,875	2,112	2,297	2,055	1,827	1,452	1,492	1,338	0.6 %
Gas, water and other	32	770	654	583	551	505	761	532	396	378	0.2 %
Forest products	33	809	830	890	858	890	977	861	930	785	0.2 %
Service industries	34	36,873	34,249	35,531	34,596	32,200	31,709	28,417	26,443	24,507	9.6 %
Automotive lease and rental	35	3,890	3,005	4,328	4,505	4,020	3,181	2,194	2,403	2,104	1.0 %
Educational	36	2,099	1,848	2,035	2,105	2,023	2,201	2,077	2,524	2,335	0.5 %
Health care	37	8,858	8,662	8,301	7,590	7,154	7,283	6,312	6,133	5,474	2.3 %
Business and professional services	38	8,234	7,504	7,590	7,316	6,821	7,313	6,246	5,532	5,257	2.1 %
Hospitality and recreation	39	6,718	6,398	6,155	5,299	5,050	5,063	4,750	4,457	4,158	1.8 %
Other	40	7,074	6,832	7,122	7,781	7,132	6,668	6,838	5,394	5,179	1.9 %
Financial	41	40,597	37,442	35,987	32,472	34,432	32,846	31,223	30,821	28,349	10.6 %
Governments	42	1,473	1,311	1,394	1,611	1,772	1,971	1,874	1,975	2,384	0.4 %
Other	43	5,364	5,006	4,236	6,664	3,832	4,345	4,812	4,822	4,554	1.4 %
Total Businesses and Governments	44	200,405	187,006	188,618	184,169	177,283	177,486	156,383	152,737	143,606	52.3 %
Total Gross Loans and Acceptances	45	383,285	368,844	373,676	366,126	355,673	358,294	335,879	330,990	317,614	100.0 %

ALLOWANCES FOR CREDIT LOSSES BY PRODUCT AND INDUSTRY (1)

(\$ millions)

	LINE	2017	2017	2016	2016	2016	2016	2015	2015	2015	MIX
	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2
Specific Allowances											
Consumer											
Residential mortgages	1	30	31	33	36	35	38	38	59	54	1.4 %
Credit cards	2	-	-	-	-	-	-	-	-	-	0.0 %
Consumer instalment and other personal	3	135	117	123	126	131	132	113	120	118	6.4 %
Total Consumer	4	165	148	156	162	166	170	151	179	172	7.8 %
Businesses and Governments, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	9	13	13	13	16	16	17	17	21	0.4 %
Construction (non-real estate)	6	5	3	4	11	8	7	8	9	9	0.2 %
Retail trade	7	7	11	12	13	16	14	23	19	19	0.3 %
Wholesale trade	8	33	30	31	23	21	15	19	16	15	1.6 %
Agriculture	9	27	19	19	37	12	10	6	9	8	1.3 %
Communications	10	-	-	1	1	1	9	9	9	-	0.0 %
Manufacturing	11	42	42	36	38	33	38	38	27	27	2.0 %
Industrial products	12	13	14	5	4	13	8	6	8	3	0.6 %
Consumer products	13	8	8	9	11	10	9	14	14	16	0.4 %
Automotive	14	-	-	-	-	1	2	2	2	2	0.0 %
Other manufacturing	15	21	20	22	23	9	19	16	3	6	1.0 %
Mining	16	1	1	1	1	17	1	1	1	3	0.0 %
Oil and Gas	17	46	30	45	88	40	24	2	2	10	2.2 %
Transportation	18	18	8	9	5	3	7	5	2	2	0.9 %
Utilities	19	3	3	3	3	3	-	-	-	-	0.1 %
Forest products	20	-	1	1	2	2	2	2	2	4	0.0 %
Service industries	21	58	50	50	47	36	56	33	33	58	2.7 %
Automotive lease and rental	22	-	-	-	-	-	-	-	-	2	0.0 %
Educational	23	6	13	6	9	2	9	-	-	12	0.3 %
Health care	24	2	1	1	1	1	5	1	1	6	0.1 %
Business and professional services	25	7	2	3	5	4	3	2	3	4	0.3 %
Hospitality and recreation	26	12	3	3	3	2	2	2	2	2	0.6 %
Other	27	31	31	37	29	27	37	28	27	32	1.4 %
Financial	28	7	7	10	11	6	16	3	11	1	0.3 %
Governments	29	-	-	-	-	-	-	-	-	-	0.0 %
Other	30	-	20	14	35	29	9	40	1	-	0.1 %
Total Businesses and Governments	31	256	238	249	328	243	224	206	158	177	12.1 %
Total Specific Allowances	32	421	386	405	490	409	394	357	337	349	19.9 %
Collective allowance (2)	33	1,696	1,659	1,682	1,662	1,633	1,717	1,660	1,660	1,594	80.1 %
Total Allowance for Credit Losses (2)	34	2,117	2,045	2,087	2,152	2,042	2,111	2,017	1,997	1,943	100.0 %

(1) Excludes specific allowances for Other Credit Instruments, which are included in Other Liabilities.

(2) Includes collective allowances related to off-balance sheet instruments and undrawn commitments which are reported in Other Liabilities.

**NET LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY**

(\$ millions)

	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	MIX Q2
Consumer											
Residential mortgages	1	112,959	112,438	112,244	109,656	106,606	106,988	105,880	104,488	101,785	29.6 %
Credit cards	2	8,004	7,888	8,101	8,023	7,918	7,896	7,980	8,004	7,896	2.1 %
Consumer instalment and other personal	3	61,752	61,364	64,557	64,116	63,700	65,754	65,485	65,582	64,155	16.2 %
Total Consumer	4	182,715	181,690	184,902	181,795	178,224	180,638	179,345	178,074	173,836	47.9 %
Businesses and Governments, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	25,031	24,186	24,114	23,785	22,963	22,082	20,597	19,708	18,084	6.6 %
Construction (non-real estate)	6	3,926	3,565	3,563	3,560	3,593	3,436	3,544	3,646	3,170	1.0 %
Retail trade	7	19,332	17,838	16,859	16,171	16,737	17,010	14,096	13,459	13,258	5.1 %
Wholesale trade	8	11,979	11,170	12,157	11,795	10,772	11,181	10,243	10,361	9,696	3.1 %
Agriculture	9	11,168	10,851	10,951	10,841	10,486	10,586	9,891	9,846	9,589	2.9 %
Communications	10	774	862	895	836	755	861	815	837	751	0.2 %
Manufacturing	11	20,610	18,532	18,689	18,498	17,404	17,875	16,187	16,235	15,516	5.4 %
Industrial products	12	7,044	6,762	6,335	6,631	6,175	6,455	6,284	6,839	6,313	1.8 %
Consumer products	13	8,023	7,132	7,789	7,422	7,187	6,405	6,006	5,750	5,729	2.1 %
Automotive	14	1,289	1,095	971	806	695	1,404	526	547	552	0.3 %
Other manufacturing	15	4,254	3,543	3,594	3,639	3,347	3,611	3,371	3,099	2,922	1.2 %
Mining	16	1,534	1,360	1,862	1,500	1,607	1,850	1,309	1,161	1,124	0.4 %
Oil and Gas	17	7,000	6,930	7,930	7,476	7,224	7,355	6,667	6,620	6,622	1.8 %
Transportation	18	10,769	10,188	10,694	10,428	9,889	10,673	3,735	3,874	3,387	2.8 %
Utilities	19	2,975	2,526	2,692	2,845	2,557	2,588	1,984	1,888	1,716	0.8 %
Forest products	20	809	829	889	856	888	975	859	928	781	0.2 %
Service industries	21	36,815	34,199	35,481	34,549	32,164	31,653	28,384	26,410	24,449	9.7 %
Automotive lease and rental	22	3,890	3,005	4,328	4,505	4,020	3,181	2,194	2,403	2,102	1.0 %
Educational	23	2,093	1,835	2,029	2,096	2,021	2,192	2,077	2,524	2,323	0.5 %
Health care	24	8,856	8,661	8,300	7,589	7,153	7,278	6,311	6,132	5,468	2.3 %
Business and professional services	25	8,227	7,502	7,587	7,311	6,817	7,310	6,244	5,529	5,253	2.2 %
Hospitality and recreation	26	6,706	6,395	6,152	5,296	5,048	5,061	4,748	4,455	4,156	1.8 %
Other	27	7,043	6,801	7,085	7,752	7,105	6,631	6,810	5,367	5,147	1.9 %
Financial	28	40,590	37,435	35,977	32,461	34,426	32,830	31,220	30,810	28,348	10.6 %
Governments	29	1,473	1,311	1,394	1,611	1,772	1,971	1,874	1,975	2,384	0.4 %
Other	30	5,364	4,986	4,222	6,629	3,803	4,336	4,772	4,821	4,554	1.5 %
Total Businesses and Governments	31	200,149	186,768	188,369	183,841	177,040	177,262	156,177	152,579	143,429	52.5 %
Loans and Acceptances, Net of Specific Allowances	32	382,864	368,458	373,271	365,636	355,264	357,900	335,522	330,653	317,265	100.4 %
Collective allowance (1)	33	(1,696)	(1,659)	(1,682)	(1,662)	(1,633)	(1,717)	(1,660)	(1,660)	(1,594)	(0.4) %
Total Net Loans and Acceptances	34	381,168	366,799	371,589	363,974	353,631	356,183	333,862	328,993	315,671	100.0 %

(1) Includes collective allowances related to off-balance sheet instruments and undrawn commitments which are reported in Other Liabilities.

**GROSS IMPAIRED LOANS
AND ACCEPTANCES
BY PRODUCT AND INDUSTRY (1)**

(\$ millions)	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	MIX Q2
Consumer											
Residential mortgages	1	379	365	352	349	353	396	370	552	563	0.3 %
Consumer instalment and other personal	2	600	581	589	573	560	608	546	600	603	0.9 %
Total Consumer	3	979	946	941	922	913	1,004	916	1,152	1,166	0.5 %
Businesses and Governments, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	4	52	56	73	69	98	100	104	111	131	0.2 %
Construction (non-real estate)	5	38	41	49	62	59	99	91	95	92	1.0 %
Retail trade	6	25	23	25	30	30	55	78	54	47	0.1 %
Wholesale trade	7	119	68	82	47	41	47	66	61	50	0.9 %
Agriculture	8	303	257	240	224	165	182	135	135	126	2.7 %
Communications	9	-	-	2	2	4	22	22	22	-	0.0 %
Manufacturing	10	158	164	142	144	150	131	140	140	120	0.8 %
Industrial products	11	52	49	31	20	19	24	31	32	22	0.7 %
Consumer products	12	15	23	26	40	56	45	45	54	56	0.2 %
Automotive	13	-	-	-	1	6	7	6	9	14	0.0 %
Other manufacturing	14	91	92	85	83	69	55	58	45	28	2.1 %
Mining	15	2	2	3	40	40	44	4	4	7	0.1 %
Oil and Gas	16	281	327	453	421	410	162	102	106	26	4.0 %
Transportation	17	182	110	97	94	64	73	35	44	36	1.7 %
Utilities	18	5	5	15	12	12	11	14	13	-	0.2 %
Forest products	19	6	8	8	8	9	10	11	12	19	0.7 %
Service industries	20	213	149	132	137	111	153	140	132	185	0.6 %
Automotive lease and rental	21	-	-	-	-	1	1	1	1	3	0.0 %
Educational	22	17	25	25	32	32	32	26	7	27	0.8 %
Health care	23	35	34	16	17	18	23	17	12	34	0.4 %
Business and professional services	24	86	41	31	11	9	11	9	21	26	1.0 %
Hospitality and recreation	25	40	12	15	16	14	15	14	31	33	0.6 %
Other	26	35	37	45	61	37	71	73	60	62	0.5 %
Financial	27	8	13	49	52	57	51	51	49	7	0.0 %
Governments	28	5	5	6	6	3	4	-	-	-	0.3 %
Other	29	23	22	15	37	30	10	50	35	35	0.4 %
Total Businesses and Governments	30	1,420	1,250	1,391	1,385	1,283	1,154	1,043	1,013	881	0.7 %
Total Gross Impaired Loans and Acceptances	31	2,399	2,196	2,332	2,307	2,196	2,158	1,959	2,165	2,047	0.6 %

(1) GIL excludes Purchased Credit Impaired Loans.

NET IMPAIRED LOANS
AND ACCEPTANCES
BY PRODUCT AND INDUSTRY (1)

(\$ millions)

	LINE	2017	2017	2016	2016	2016	2016	2015	2015	2015	MIX
	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2
Consumer											
Residential mortgages	1	349	334	319	313	318	358	332	493	509	0.3 %
Consumer instalment and other personal	2	465	464	466	447	429	476	433	480	485	0.7 %
Total Consumer	3	814	798	785	760	747	834	765	973	994	0.4 %
Businesses and Governments, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	4	43	43	60	56	82	84	87	94	110	0.2 %
Construction (non-real estate)	5	33	38	45	51	51	92	83	86	83	0.8 %
Retail trade	6	18	12	13	17	14	41	55	35	28	0.1 %
Wholesale trade	7	86	38	51	24	20	32	47	45	35	0.7 %
Agriculture	8	276	238	221	187	153	172	129	126	118	2.5 %
Communications	9	-	-	1	1	3	13	13	13	-	0.0 %
Manufacturing	10	116	122	106	106	117	93	102	113	93	0.6 %
Industrial products	11	39	35	26	16	6	16	25	24	19	0.6 %
Consumer products	12	7	15	17	29	46	36	31	40	40	0.1 %
Automotive	13	-	-	-	1	5	5	4	7	12	0.0 %
Other manufacturing	14	70	72	63	60	60	36	42	42	22	1.6 %
Mining	15	1	1	2	39	23	43	3	3	4	0.1 %
Oil and Gas	16	235	297	408	333	370	138	100	104	16	3.4 %
Transportation	17	164	102	88	89	61	66	30	42	34	1.5 %
Utilities	18	2	2	12	9	9	11	14	13	-	0.1 %
Forest products	19	6	7	7	6	7	8	9	10	15	0.7 %
Service industries	20	155	99	82	90	75	97	107	99	127	0.4 %
Automotive lease and rental	21	-	-	-	-	1	1	1	1	1	0.0 %
Educational	22	11	12	19	23	30	23	26	7	15	0.5 %
Health care	23	33	33	15	16	17	18	16	11	28	0.4 %
Business and professional services	24	79	39	28	6	5	8	7	18	22	1.0 %
Hospitality and recreation	25	28	9	12	13	12	13	12	29	31	0.4 %
Other	26	4	6	8	32	10	34	45	33	30	0.1 %
Financial	27	1	6	39	41	51	35	48	38	6	0.0 %
Governments	28	5	5	6	6	3	4	-	-	-	0.3 %
Other	29	23	2	1	2	1	1	10	34	35	0.4 %
Total Businesses and Governments	30	1,164	1,012	1,142	1,057	1,040	930	837	855	704	0.6 %
Total Net Impaired Loans and Acceptances (2)	31	1,978	1,810	1,927	1,817	1,787	1,764	1,602	1,828	1,698	0.5 %

(1) Net Impaired Loans exclude purchased credit impaired loans.

(2) Net Impaired Loan balances are net of specific allowances, excluding off-balance sheet instruments and undrawn commitments.

LOANS AND ACCEPTANCES BY GEOGRAPHIC AREA (1)

(\$ millions)	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	MIX Q2
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Gross Loans and Acceptances

Canada	1	246,750	241,632	241,083	237,434	231,061	228,373	223,500	220,530	216,796	64.4 %
United States	2	123,079	114,033	121,822	117,925	113,688	119,951	101,198	98,581	89,301	32.1 %
Other Countries	3	13,456	13,179	10,771	10,767	10,924	9,970	11,181	11,879	11,517	3.5 %
Total Gross Loans and Acceptances	4	383,285	368,844	373,676	366,126	355,673	358,294	335,879	330,990	317,614	100.0 %

Specific ACL (2)

Canada	5	(197)	(168)	(173)	(209)	(167)	(145)	(145)	(158)	(156)	
United States	6	(203)	(217)	(231)	(281)	(242)	(249)	(212)	(179)	(192)	
Other Countries	7	(21)	(1)	(1)	-	-	-	-	-	(1)	

Net Loans and Acceptances

Canada	8	246,553	241,464	240,910	237,225	230,894	228,228	223,355	220,372	216,640	64.7 %
United States	9	122,876	113,816	121,591	117,644	113,446	119,702	100,986	98,402	89,109	32.2 %
Other Countries	10	13,435	13,178	10,770	10,767	10,924	9,970	11,181	11,879	11,516	3.5 %
Total Loans and Acceptances, net of specific ACL	11	382,864	368,458	373,271	365,636	355,264	357,900	335,522	330,653	317,265	100.4 %
Collective ACL (3)											
Canada	12	(912)	(912)	(893)	(918)	(918)	(918)	(857)	(810)	(808)	(0.2)%
United States	13	(784)	(747)	(789)	(744)	(715)	(799)	(803)	(850)	(786)	(0.2)%
Total Net Loans and Acceptances	14	381,168	366,799	371,589	363,974	353,631	356,183	333,862	328,993	315,671	100.0 %

Gross Impaired Loans and Acceptances (4)

Canada	15	707	673	736	743	718	729	641	664	705	
United States	16	1,637	1,521	1,594	1,562	1,477	1,426	1,314	1,498	1,340	
Other Countries	17	55	2	2	2	1	3	4	3	2	
Total Gross Impaired Loans and Acceptances	18	2,399	2,196	2,332	2,307	2,196	2,158	1,959	2,165	2,047	

Net Impaired Loans and Acceptances (4)

Canada	19	510	505	563	534	551	584	496	506	549	
United States	20	1,434	1,304	1,363	1,281	1,235	1,177	1,102	1,319	1,148	
Other Countries	21	34	1	1	2	1	3	4	3	1	
Total Impaired Loans and Acceptances, net of specific ACL	22	1,978	1,810	1,927	1,817	1,787	1,764	1,602	1,828	1,698	

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Excludes specific ACL for Other Credit Instruments, which are included in Other Liabilities.

(3) Includes collective ACL related to off-balance sheet instruments and undrawn commitments which are reported in Other Liabilities.

(4) GIL and NIL exclude purchased credit impaired loans.

CHANGES IN IMPAIRMENT ALLOWANCES FOR CREDIT LOSSES (ACL)

(\$ millions)	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Impairment Allowances (Total ACL), beginning of period	1	2,073	2,114	2,182	2,073	2,146	2,052	2,053	1,978	2,093	2,114	2,052	2,052	1,966
Amounts written off	2	(272)	(232)	(328)	(238)	(250)	(231)	(261)	(269)	(274)	(504)	(481)	(1,047)	(1,065)
Recoveries of amounts written off in previous periods	3	64	69	80	69	107	87	144	115	95	133	194	343	456
Charge to income statement (PCL)	4	259	173	174	257	201	183	128	160	161	432	384	815	612
Foreign exchange and other movements	5	21	(51)	6	21	(131)	55	(12)	69	(97)	(30)	(76)	(49)	83
Total ACL, at end of period	6	2,145	2,073	2,114	2,182	2,073	2,146	2,052	2,053	1,978	2,145	2,073	2,114	2,052
Total ACL comprised of : Loans	7	1,937	1,868	1,925	1,993	1,894	1,951	1,855	1,811	1,758	1,937	1,894	1,925	1,855
Specific ACL for other credit instruments	8	28	28	27	30	31	35	35	56	35	28	31	27	35
Collective ACL for other credit instruments and undrawn commitments	9	180	177	162	159	148	160	162	186	185	180	148	162	162

Allocation of Recoveries of Amounts Written Off in Previous Periods by Market

Consumer	10	54	51	56	43	47	43	99	73	48	105	90	189	262
Businesses and Governments	11	10	18	24	26	60	44	45	42	47	28	104	154	194

Allocation of Amounts Written Off by Market

Consumer	12	167	174	161	170	173	182	195	184	187	341	355	686	753
Businesses and Governments	13	105	58	167	68	77	49	66	85	87	163	126	361	312

CHANGES IN IMPAIRED LOANS AND ACCEPTANCES (1)


(\$ millions)		2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	YTD 2017	YTD 2016	Fiscal 2016	Fiscal 2015
Total Impaired Loans and Acceptances														
GIL, beginning of period	14	2,196	2,332	2,307	2,196	2,158	1,959	2,165	2,047	2,195	2,332	1,959	1,959	2,048
Retail formations (2)	15	266	287	269	258	259	318	285	244	298	553	577	1,104	1,143
Retail reductions (3)	16	(159)	(193)	(167)	(164)	(266)	(137)	(409)	(168)	(219)	(352)	(403)	(734)	(911)
Businesses and governments formations	17	486	222	286	387	459	276	199	315	156	708	735	1,408	778
Businesses and governments reductions (3)	18	(211)	(305)	(113)	(217)	(253)	(116)	(103)	(98)	(205)	(516)	(369)	(699)	(395)
Net new additions (reductions) (2)	19	382	11	275	264	199	341	(28)	293	30	393	540	1,079	615
Retail write-offs (2)	20	(74)	(89)	(83)	(85)	(84)	(93)	(112)	(90)	(91)	(163)	(177)	(345)	(392)
Businesses and governments write-offs	21	(105)	(58)	(167)	(68)	(77)	(49)	(66)	(85)	(87)	(163)	(126)	(361)	(312)
Write-offs (2)	22	(179)	(147)	(250)	(153)	(161)	(142)	(178)	(175)	(178)	(326)	(303)	(706)	(704)
GIL, end of period	23	2,399	2,196	2,332	2,307	2,196	2,158	1,959	2,165	2,047	2,399	2,196	2,332	1,959
Specific ACL, beginning of period	24	386	405	490	409	394	357	337	349	408	405	357	357	374
Increase / (Decrease)	25	307	213	243	319	265	268	281	257	215	520	533	1,095	1,048
Amounts Written Off	26	(272)	(232)	(328)	(238)	(250)	(231)	(261)	(269)	(274)	(504)	(481)	(1,047)	(1,065)
Specific ACL, end of period (4)	27	421	386	405	490	409	394	357	337	349	421	409	405	357
NIL, beginning of period	28	1,810	1,927	1,817	1,787	1,764	1,602	1,828	1,698	1,787	1,927	1,602	1,602	1,674
Change in gross impaired loans	29	203	(136)	25	111	38	199	(206)	118	(148)	67	237	373	(89)
Change in specific ACL (4)	30	(35)	19	85	(81)	(15)	(37)	(20)	12	59	(16)	(52)	(48)	17
NIL, end of period	31	1,978	1,810	1,927	1,817	1,787	1,764	1,602	1,828	1,698	1,978	1,787	1,927	1,602

(1) GIL and NIL exclude purchased credit impaired loans.

(2) Excludes certain loans that are written off directly and not classified as new formations (Q2'17 \$93 million, Q1'17 \$85 million, Q4'16 \$78 million, Q3'16 \$85 million, Q2'16 \$89 million, Q1'16 \$89 million, Q4'15 \$83 million, Q3'15 \$94 million, and Q2'15 \$96 million).

(3) Includes impaired amounts returned to performing status, loan sales, repayments, the impact of foreign exchange fluctuations and offsets for consumer write-offs which have not been recognized in formations.

(4) Excludes specific ACL for Other Credit Instruments, which are included in Other Liabilities.

BMO  Financial Group												
LOANS PAST DUE NOT IMPAIRED												
(CDE\$ in millions, except as noted)												
LINE #	1 to 29 days			30 to 89 days			90 days or more			Total		
	Apr 30, 2017	Jan 31, 2017	Oct 31, 2016	Apr 30, 2017	Jan 31, 2017	Oct 31, 2016	Apr 30, 2017	Jan 31, 2017	Oct 31, 2016	Apr 30, 2017	Jan 31, 2017	Oct 31, 2016
Residential mortgages	664	744	668	481	458	451	21	29	33	1,166	1,231	1,152
Credit card, consumer loans	2,282	1,510	1,736	448	469	422	98	93	88	2,828	2,072	2,246
Businesses and governments loans	970	681	673	268	327	364	139	144	139	1,377	1,152	1,176
Total	3,916	2,935	3,077	1,197	1,254	1,237	258	266	260	5,371	4,455	4,574

RESIDENTIAL MORTGAGES											
(CDE \$ in millions, except as noted)		As at April 30, 2017					As at October 31, 2016				
		Outstandings				New originations during the quarter	Outstandings				New originations during the quarter
		Insured (2)	Uninsured	Total	% of Total		Insured (2)	Uninsured	Total	% of Total	
Region (1)						Avg LTV (3) Uninsured					Avg LTV (3) Uninsured
Atlantic	5	3,600	1,747	5,347	4.7%	72%	3,704	1,699	5,403	4.8%	72%
Quebec	6	9,106	5,754	14,860	13.2%	71%	9,211	5,683	14,894	13.3%	71%
Ontario	7	23,532	20,913	44,445	39.3%	67%	23,555	20,051	43,606	38.7%	67%
Alberta	8	11,321	4,770	16,091	14.2%	72%	11,466	4,775	16,241	14.5%	71%
British Columbia	9	7,483	12,035	19,518	17.3%	64%	7,497	12,053	19,550	17.4%	64%
All Other Canada	10	2,443	1,378	3,821	3.4%	70%	2,489	1,390	3,879	3.5%	71%
Total Canada	11	57,485	46,597	104,082	92.1%	67%	57,922	45,651	103,573	92.2%	67%
U.S.	12	20	8,887	8,907	7.9%	72%	36	8,668	8,704	7.8%	70%
Total	13	57,505	55,484	112,989	100.0%	68%	57,958	54,319	112,277	100.0%	68%

HOME EQUITY LINES OF CREDIT (HELOC) (4)											
(CDE \$ in millions, except as noted)		As at April 30, 2017					As at October 31, 2016				
		Portfolio				New originations during the quarter	Portfolio				New originations during the quarter
		Outstandings	Authorizations	% of Outstandings	% of Authorizations		Average LTV (3)	Outstandings	Authorizations	% of Outstandings	
Region (1)											
Atlantic	14	904	1,503	2.6%	2.2%	59%	913	1,494	2.6%	2.3%	62%
Quebec	15	5,572	10,059	15.9%	14.9%	69%	5,472	9,758	15.7%	14.8%	70%
Ontario	16	13,035	25,005	37.1%	37.1%	56%	12,647	24,109	36.2%	36.5%	60%
Alberta	17	3,305	6,402	9.4%	9.5%	60%	3,363	6,445	9.6%	9.8%	60%
British Columbia	18	5,946	11,009	16.9%	16.3%	52%	5,827	10,640	16.7%	16.1%	54%
All Other Canada	19	788	1,364	2.2%	2.0%	61%	834	1,430	2.4%	2.2%	62%
Total Canada	20	29,550	55,342	84.1%	82.0%	57%	29,056	53,876	83.2%	81.7%	60%
U.S.	21	5,582	12,060	15.9%	18.0%	67%	5,884	12,076	16.8%	18.3%	67%
Total	22	35,132	67,402	100.0%	100.0%	60%	34,940	65,952	100.0%	100.0%	62%

RESIDENTIAL MORTGAGES BY REMAINING TERM OF AMORTIZATION (5)																
(Based upon Outstandings CDE)		As at April 30, 2017								As at October 31, 2016						
		Amortization period								Amortization period						
		< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %	< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %	
Canada	23	1.2%	4.4%	8.0%	15.2%	41.4%	29.1%	0.7%	1.2%	4.4%	8.1%	14.6%	41.2%	29.6%	0.9%	
U.S. (6)	24	1.3%	5.3%	12.0%	14.7%	18.2%	48.0%	0.5%	1.2%	5.6%	9.5%	14.7%	20.3%	48.3%	0.4%	
Total	25	1.2%	4.5%	8.3%	15.2%	39.6%	30.5%	0.7%	1.2%	4.5%	8.2%	14.6%	39.6%	31.1%	0.8%	

(1) Region is based upon address of the property mortgaged.

(2) Portfolio insured mortgages are defined as mortgages that are individually or bulk insured through a credited insurer (i.e. CMHC, Genworth).

(3) Loan-to-Value (LTV) is based on the value of the property at mortgage origination and outstanding amount for mortgages, authorized amounts for HELOC's.

(4) HELOC includes revolving and non-revolving loans.

(5) Remaining amortization is based upon current balance, interest rate, customer payment amount and frequency in Canada and contractual payment schedule in the US.

(6) Large proportion of U.S. based mortgages in the longer amortization band largely driven by modification programs for troubled borrowers and regulator initiated mortgage refinance program.

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	As at April 30, 2017				As at January 31, 2017				As at October 31, 2016				As at July 31, 2016			
		Notional Amount	Replacement Cost	Credit risk Equivalent	AIRB Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	AIRB Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	AIRB Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	AIRB Risk-weighted Assets (1)
Interest Rate Contracts																	
Over-the-counter Swaps	1	2,904,911	12,340	15,199		2,778,662	12,068	14,970		2,726,701	17,447	20,506		3,071,603	20,536	22,810	
Forward rate agreements	2	300,138	47	46		349,792	22	21		430,507	61	61		422,574	88	90	
Purchased options	3	31,646	457	425		26,812	473	469		29,508	551	589		20,511	690	725	
Written options	4	42,278	-	-		38,982	-	-		43,921	-	-		25,883	-	-	
	5	3,278,973	12,844	15,670	1,647	3,194,248	12,563	15,460	986	3,230,637	18,059	21,156	1,345	3,540,571	21,314	23,625	1,665
Exchange traded Futures	6	118,898	-	-		114,064	-	-		133,864	-	-		161,256	-	-	
Purchased options	7	16,304	-	-		16,815	-	-		30,849	-	-		22,830	-	-	
Written options	8	15,684	-	-		17,833	-	-		30,821	-	-		21,114	-	-	
	9	150,886	-	-		148,712	-	-		195,534	-	-		205,200	-	-	
Total Interest Rate Contracts	10	3,429,859	12,844	15,670	1,647	3,342,960	12,563	15,460	986	3,426,171	18,059	21,156	1,345	3,745,771	21,314	23,625	1,665
Foreign Exchange Contracts																	
Over-the-counter Cross-currency swaps	11	88,494	4,217	8,833		86,367	3,802	8,346		89,354	4,351	8,959		80,765	3,993	8,145	
Cross-currency interest rate swaps	12	402,812	7,528	16,285		391,188	7,668	16,056		382,666	9,054	17,386		382,504	7,512	16,051	
Forward foreign exchange contracts	13	425,958	4,802	8,312		368,846	3,524	6,923		409,189	5,160	8,806		382,868	4,215	7,250	
Purchased options	14	24,461	260	414		25,791	248	438		29,876	380	586		33,153	3	918	
Written options	15	29,150	-	-		28,796	-	-		30,405	-	-		33,761	-	-	
	16	970,875	16,807	33,844	2,452	900,988	15,242	31,763	2,234	941,490	18,945	35,737	2,444	913,051	15,723	32,364	2,396
Exchange traded Futures	17	451	-	-		408	-	-		356	-	-		2,093	-	-	
Purchased options	18	5,987	-	-		3,959	-	-		2,846	-	-		5,899	-	-	
Written options	19	1,641	-	-		1,182	-	-		1,441	-	-		5,280	-	-	
	20	8,079	-	-		5,549	-	-		4,643	-	-		13,272	-	-	
Total Foreign Exchange Contracts	21	978,954	16,807	33,844	2,452	906,537	15,242	31,763	2,234	946,133	18,945	35,737	2,444	926,323	15,723	32,364	2,396
Commodity Contracts																	
Over-the-counter Swaps	22	15,285	684	2,458		14,377	784	2,436		13,603	723	2,389		12,333	737	2,233	
Purchased options	23	7,234	80	1,031		6,881	114	1,035		6,828	91	1,135		6,338	88	1,119	
Written options	24	5,220	-	-		4,937	-	-		4,672	-	-		4,347	-	-	
	25	27,739	764	3,489	714	26,195	898	3,471	761	25,103	814	3,524	670	23,018	825	3,352	665
Exchange traded Futures	26	25,597	-	-		24,571	-	-		24,232	-	-		22,582	-	-	
Purchased options	27	5,814	-	-		5,753	-	-		6,048	-	-		6,390	-	-	
Written options	28	7,623	-	-		7,673	-	-		8,159	-	-		8,377	-	-	
	29	39,234	-	-		37,997	-	-		38,439	-	-		37,349	-	-	
Total Commodity Contracts	30	66,973	764	3,489	714	64,192	898	3,471	761	63,542	814	3,524	670	60,367	825	3,352	665
Equity Contracts																	
Over-the-counter	31	68,341	967	5,234		63,613	912	4,964		58,313	713	4,180		53,455	617	3,457	
Exchange traded	32	8,883	-	-		7,895	-	-		7,835	-	-		8,522	-	-	
Total Equity Contracts	33	77,224	967	5,234	454	71,508	912	4,964	333	66,148	713	4,180	347	61,977	617	3,457	262
Credit Default Swaps																	
Over-the-counter	34	2,735	7	82		2,822	8	81		3,033	23	92		5,314	29	111	
Purchased	35	838	-	-		769	-	-		981	-	-		9,194	-	-	
Total Credit Default Swaps	36	3,573	7	82	34	3,591	8	81	36	4,014	23	92	13	14,508	29	111	15
Sub-total	37	4,556,583	31,389	58,319	5,301	4,388,788	29,623	55,739	4,350	4,506,008	38,554	64,689	4,819	4,808,946	38,508	62,909	5,003
Impact of master netting agreements	38	n.a.	(21,246)	(35,622)		n.a.	(21,865)	(34,689)		n.a.	(27,538)	(42,248)		n.a.	(28,171)	(41,545)	
Total	39	4,556,583	10,143	22,697	5,301	4,388,788	7,758	21,050	4,350	4,506,008	11,016	22,441	4,819	4,808,946	10,337	21,364	5,003

(1) Risk-weighted Assets are reported after the impact of master netting agreements and application of prescaling factor.

DERIVATIVE INSTRUMENTS

Fair Value (\$ millions)	LINE #	As at April 30, 2017			As at January 31, 2017			As at October 31, 2016			As at July 31, 2016			As at April 30, 2016		
		Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net
TRADING																
Interest Rate Contracts																
Swaps	1	11,915	(10,054)	1,861	11,661	(9,494)	2,167	16,678	(15,047)	1,631	19,333	(17,690)	1,643	16,353	(15,445)	908
Forward rate agreements	2	47	(1)	46	22	(11)	11	61	(2)	59	88	2	90	40	(2)	38
Futures	3	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-
Purchased options	4	462	-	462	478	-	478	555	-	555	694	-	694	651	-	651
Written options	5	-	(417)	(417)	-	(415)	(415)	-	(552)	(552)	-	(705)	(705)	-	(601)	(601)
	6	12,424	(10,472)	1,952	12,161	(9,920)	2,241	17,295	(15,601)	1,694	20,115	(18,393)	1,722	17,044	(16,048)	996
Foreign Exchange Contracts																
Cross-currency swaps	7	4,217	(3,249)	968	3,802	(2,916)	886	4,351	(3,443)	908	3,993	(2,795)	1,198	4,293	(3,012)	1,281
Cross-currency interest rate swaps	8	7,528	(10,598)	(3,070)	7,664	(10,335)	(2,671)	9,052	(10,996)	(1,944)	7,512	(9,332)	(1,820)	10,625	(14,766)	(4,141)
Forward foreign exchange contracts	9	4,094	(1,474)	2,620	2,556	(2,093)	463	4,319	(2,051)	2,268	3,384	(2,149)	1,235	3,764	(4,800)	(1,036)
Purchased options	10	295	-	295	281	-	281	411	-	411	56	-	56	284	-	284
Written options	11	-	(272)	(272)	-	(282)	(282)	-	(450)	(450)	-	(128)	(128)	-	(297)	(297)
	12	16,134	(15,593)	541	14,303	(15,626)	(1,323)	18,133	(16,940)	1,193	14,945	(14,404)	541	18,966	(22,875)	(3,909)
Commodity Contracts																
Swaps	13	684	(677)	7	784	(584)	200	723	(647)	76	737	(871)	(134)	879	(1,263)	(384)
Purchased options	14	458	-	458	466	(1)	465	496	-	496	575	-	575	615	-	615
Written options	15	-	(492)	(492)	-	(415)	(415)	-	(524)	(524)	-	(655)	(655)	-	(696)	(696)
	16	1,142	(1,169)	(27)	1,250	(1,000)	250	1,219	(1,171)	48	1,312	(1,526)	(214)	1,494	(1,959)	(465)
Equity Contracts	17	1,103	(2,285)	(1,182)	1,042	(2,664)	(1,622)	901	(2,388)	(1,487)	759	(2,667)	(1,908)	780	(2,816)	(2,036)
Credit Default Swaps																
Purchased	18	7	-	7	8	-	8	23	-	23	29	-	29	27	-	27
Written	19	-	(39)	(39)	-	(29)	(29)	-	(32)	(32)	-	(41)	(41)	-	(37)	(37)
	20	7	(39)	(32)	8	(29)	(21)	23	(32)	(9)	29	(41)	(12)	27	(37)	(10)
Total fair value - trading derivatives	21	30,810	(29,558)	1,252	28,764	(29,239)	(475)	37,571	(36,132)	1,439	37,160	(37,031)	129	38,311	(43,735)	(5,424)
Average fair value (1)	22	34,523	(35,139)	(616)	37,599	(39,092)	(1,493)	39,032	(41,226)	(2,194)	40,624	(43,476)	(2,852)	40,690	(44,432)	(3,742)
HEDGING																
Interest Rate Contracts																
Cash flow hedges - swaps	23	136	(449)	(313)	120	(505)	(385)	442	(100)	342	759	(50)	709	609	(101)	508
Fair value hedges - swaps	24	289	(402)	(113)	287	(515)	(228)	327	(453)	(126)	444	(612)	(168)	453	(474)	(21)
Total swaps	25	425	(851)	(426)	407	(1,020)	(613)	769	(553)	216	1,203	(662)	541	1,062	(575)	487
Foreign Exchange Contracts																
Cash flow hedges - Forward foreign exchange contracts	26	708	(1,612)	(904)	972	(1,511)	(539)	843	(1,539)	(696)	831	(1,197)	(366)	1,212	(1,669)	(457)
Total foreign exchange contracts	27	708	(1,612)	(904)	972	(1,511)	(539)	843	(1,539)	(696)	831	(1,197)	(366)	1,212	(1,669)	(457)
Equity Contracts																
Cash flow hedges - Equity contracts	28	-	(4)	(4)	18	-	18	-	(3)	(3)	-	-	-	-	-	-
Total equity contracts	29	-	(4)	(4)	18	-	18	-	(3)	(3)	-	-	-	-	-	-
Total fair value - hedging derivatives	30	1,133	(2,467)	(1,334)	1,397	(2,531)	(1,134)	1,612	(2,095)	(483)	2,034	(1,859)	175	2,274	(2,244)	30
Average fair value (1)	31	1,690	(2,239)	-	2,072	(2,405)	(333)	2,255	(2,445)	(190)	2,440	(2,552)	(112)	2,501	(2,665)	(164)
Total fair value	32	31,943	(32,025)	(82)	30,161	(31,770)	(1,609)	39,183	(38,227)	956	39,194	(38,890)	304	40,585	(45,979)	(5,394)
Less: Net impact of master netting agreements	33	(21,246)	21,246	-	(21,865)	21,865	-	(27,538)	27,538	-	(28,171)	28,171	-	(30,659)	30,659	-
Total	34	10,697	(10,779)	(82)	8,296	(9,905)	(1,609)	11,645	(10,689)	956	11,023	(10,719)	304	9,926	(15,320)	(5,394)

(1) Average fair value amounts are calculated using a five-quarter rolling average.

OVER-THE-COUNTER DERIVATIVES (NOTIONAL AMOUNTS)

LINE #	As at April 30, 2017			As at January 31, 2017			As at October 31, 2016			As at July 31, 2016			
	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	
(Canadian \$ in millions)													
Interest Rate Contracts													
Swaps	1	535,511	2,369,400	2,904,911	540,690	2,237,972	2,778,662	575,523	2,151,178	2,726,701	590,262	2,481,341	3,071,603
Forward rate agreements	2	1,152	298,986	300,138	1,053	348,739	349,792	1,288	429,219	430,507	1,214	421,360	422,574
Purchased options	3	31,646	-	31,646	26,812	-	26,812	29,508	-	29,508	20,511	-	20,511
Written options	4	42,278	-	42,278	38,982	-	38,982	43,921	-	43,921	25,883	-	25,883
Total interest rate contracts	5	610,587	2,668,386	3,278,973	607,537	2,586,711	3,194,248	650,240	2,580,397	3,230,637	637,870	2,902,701	3,540,571
Foreign Exchange Contracts													
Cross-currency swaps	6	88,494	-	88,494	86,367	-	86,367	89,354	-	89,354	80,765	-	80,765
Cross-currency interest rate swaps	7	402,812	-	402,812	391,188	-	391,188	382,666	-	382,666	382,504	-	382,504
Forward foreign exchange contracts	8	402,878	23,080	425,958	351,018	17,828	368,846	391,039	18,150	409,189	368,682	14,186	382,868
Purchased options	9	24,461	-	24,461	25,791	-	25,791	29,876	-	29,876	33,153	-	33,153
Written options	10	29,129	21	29,150	28,796	-	28,796	30,405	-	30,405	33,761	-	33,761
Total foreign exchange contracts	11	947,774	23,101	970,875	883,160	17,828	900,988	923,340	18,150	941,490	898,865	14,186	913,051
Commodity Contracts													
Swaps	12	15,285	-	15,285	14,377	-	14,377	13,603	-	13,603	12,333	-	12,333
Purchased options	13	7,234	-	7,234	6,881	-	6,881	6,828	-	6,828	6,338	-	6,338
Written options	14	5,220	-	5,220	4,937	-	4,937	4,672	-	4,672	4,347	-	4,347
Total commodity contracts	15	27,739	-	27,739	26,195	-	26,195	25,103	-	25,103	23,018	-	23,018
Equity Contracts	16	68,341	-	68,341	63,613	-	63,613	58,313	-	58,313	53,455	-	53,455
Credit Default Swaps													
Purchased	17	1,855	880	2,735	1,852	970	2,822	1,730	1,303	3,033	4,027	1,287	5,314
Written	18	610	228	838	697	72	769	793	188	981	9,194	-	9,194
Total credit default swaps	19	2,465	1,108	3,573	2,549	1,042	3,591	2,523	1,491	4,014	13,221	1,287	14,508
Total	20	1,656,906	2,692,595	4,349,501	1,583,054	2,605,581	4,188,635	1,659,519	2,600,038	4,259,557	1,626,429	2,918,174	4,544,603

ASSET ENCUMBRANCE

LINE #	Q2 2017						Q1 2017					
	On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered		On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered	
			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)
(\$ millions except as noted)												
Asset Liquidity												
Canadian Dollar Cash and Securities												
Cash and cash equivalents	1	4,827	-	-	-	3	4,824	-	-	-	3	4,483
Interest bearing deposits with banks	2	137	-	-	-	-	137	-	-	-	-	79
Securities and securities borrowed or purchased under resale agreement (1)												
Government debt	3	57,084	13,730	25,366	12,980	1,783	61,738	13,252	21,261	12,228	1,526	39,975
Mortgage-backed securities and collateralized mortgage obligations	4	7,047	736	1,809	2	40	5,932	6,939	941	1,990	86	5,802
Corporate debt	5	11,972	5,094	556	1,029	5,831	9,650	11,451	4,558	341	5,567	9,395
Corporate equity	6	38,954	4,930	18,670	1,603	1,185	22,426	6,174	19,567	1,969	1,121	20,326
Total securities and securities borrowed or purchased under resale agreement	7	115,057	24,490	46,401	15,614	8,839	68,693	24,925	43,159	14,905	8,300	75,498
Total Canadian dollar	8	120,021	24,490	46,401	15,614	8,842	73,654	24,925	43,159	14,905	8,303	80,060
U.S. Dollar and Other Currency Cash and Securities												
Cash and cash equivalents	9	30,701	-	-	1,740	9	28,952	-	-	1,709	9	27,875
Interest bearing deposits with banks	10	6,223	-	-	-	-	5,809	-	-	-	-	5,809
Securities and securities borrowed or purchased under resale agreement (1)												
Government debt (7)	11	68,580	4,798	48,424	3,537	-	67,260	4,820	47,041	3,380	-	21,659
Mortgage-backed securities and collateralized mortgage obligations (7)	12	15,547	431	2,633	-	-	13,425	327	1,576	-	-	12,176
Corporate debt	13	7,329	3,889	2,403	126	-	8,689	3,512	2,403	274	-	9,425
Corporate equity	14	31,483	16,177	15,420	4,742	554	26,944	12,581	12,149	3,406	521	20,825
Total securities and securities borrowed or purchased under resale agreement	15	122,939	25,295	68,880	8,405	554	70,395	113,595	21,240	7,060	521	64,085
Total U.S. dollar and other currency	16	159,863	25,295	68,880	10,145	563	105,570	21,240	63,169	8,769	530	97,769
NHA mortgage-backed securities (reported as loans at amortized cost) (3)	17	23,507	-	-	2,443	-	21,064	-	-	2,164	-	21,314
Total Liquid Assets	18	303,391	49,785	115,281	28,202	9,405	200,288	46,165	106,328	25,838	8,833	199,143
Loans	19	344,068	-	57,278	448	220,468	65,874	-	56,351	405	209,361	63,793
Other assets	20	71,484	-	-	-	71,484	-	-	-	-	68,497	-
Total Loans and Other Assets	21	415,552	-	57,278	448	291,952	65,874	-	56,351	405	277,858	63,793
Total	22	718,943	49,785	172,559	28,650	301,357	266,162	46,165	162,679	26,243	286,691	262,936

NET UNENCUMBERED LIQUID ASSETS BY LEGAL ENTITY AND LIQUIDITY COVERAGE RATIO

(\$ millions except as noted)									
	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
BMO	23	156,518	154,006	146,014	145,466	131,462	143,111	130,498	135,493
BMO Harris Bank	24	33,663	35,371	34,413	32,721	31,871	39,523	37,605	34,112
Broker Dealers	25	19,512	18,599	17,295	18,725	19,466	19,354	20,062	19,759
Total Net Unencumbered Liquid Assets by Legal Entity	26	209,693	207,976	197,722	196,912	182,799	201,988	188,463	189,364
Liquidity Coverage Ratio (6)	27	136%	131%	131%	127%	123%	127%	130%	128%

(1) Average securities balances are shown on page 14.

(2) Pledged as collateral refers to the portion of on-balance sheet assets and other cash and securities that is pledged through repurchase agreements, securities lent, derivative contracts, minimum required deposits at central banks and requirements associated with participation in clearing houses and payment systems. Other encumbered assets include assets that are restricted for legal or other reasons, such as restricted cash and short sales.

(3) Under IFRS, NHA mortgage-backed securities that include mortgages owned by BMO as the underlying collateral are classified as loans. Unencumbered NHA mortgage-backed securities have liquidity value and are included as liquid assets under BMO's Liquidity and Funding Management Framework. This amount is shown as a separate line item, NHA mortgage-backed securities.

(4) Other unencumbered assets include select liquid asset holdings that management believes are not readily available to support BMO's liquidity requirements. These include cash and securities of \$9.4 billion as at April 30, 2017, which include securities held at BMO's insurance subsidiary, significant equity investments, and certain investments held at our merchant banking business. Other unencumbered assets also include mortgages and loans that may be securitized to access secured funding.

(5) Loans included as available as collateral represent loans currently lodged at central banks that could potentially be used to access central bank funding. Loans available for pledging as collateral do not include other sources of additional liquidity that may be realized from the loan portfolio, including incremental securitization, covered bond issuances and FHLB advances.

(6) Liquidity Coverage Ratio (LCR) calculated based on daily average balance beginning Q1 2017. LCR in prior periods is based on the average month-end values during the quarter.

(7) Prior period numbers have been reclassified to conform with the current period's presentation.

DEPOSITS

(\$ millions except as noted)											
	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	MIX Q2	INC/(DEC) VS LAST YEAR
Canadian Dollar Deposits											
Banks	28	8,335	7,694	8,950	7,757	8,515	9,292	10,668	9,410	1.7 %	(180)
Businesses and governments	29	101,258	102,005	101,513	98,368	93,003	93,992	89,258	89,240	20.7 %	8,255
Individuals	30	110,795	107,602	105,808	105,018	102,792	100,719	97,077	94,718	22.7 %	8,003
Total	31	220,388	217,301	216,271	211,143	204,310	204,003	197,003	193,368	45.1 %	16,078
U.S. Dollar and Other Currency Deposits											
Banks	32	25,007	22,911	25,321	27,579	26,617	26,963	21,941	23,569	5.1 %	(1,610)
Businesses and governments	33	182,926	180,495	174,701	174,221	162,023	184,475	168,886	161,383	37.5 %	20,903
Individuals	34	59,891	56,242	57,079	54,903	51,843	55,395	50,339	45,911	12.3 %	8,048
Total	35	267,824	259,648	257,101	256,703	240,483	266,833	241,166	230,863	54.9 %	27,341
Total Deposits	36	488,212	476,949	473,372	467,846	444,793	470,836	438,169	424,231	100.0 %	43,419
Customer Deposits (8)	37	293,268	286,199	285,376	277,178	268,876	282,713	261,935	250,666		

(8) Customer deposits are operating and savings deposits, including term investment certificates, sourced through our retail, commercial, wealth and corporate banking businesses.

BASEL III REGULATORY CAPITAL (All-in basis) (1) (2)		BMO Financial Group							
		Cross reference (3)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4
(\$ millions except as noted)									
Common Equity Tier 1 Capital: instruments and reserves									
1	Directly issued qualifying common share capital plus related stock surplus	a+b	13,379	13,094	12,833	12,757	12,668	12,650	12,612
2	Retained earnings	c	22,703	22,077	21,205	20,456	19,806	19,409	18,930
3	Accumulated other comprehensive income (and other reserves)	d	4,491	3,446	4,426	4,224	3,287	6,286	4,640
6	Common Equity Tier 1 Capital before regulatory adjustments		40,573	38,617	38,464	37,437	35,761	38,345	36,182
Common Equity Tier 1 Capital: regulatory adjustments									
7	Prudential valuation adjustments		99	109	110	118	122	85	85
8	Goodwill (net of related tax liability)	e+p1-f	6,397	6,094	6,240	6,121	6,036	6,660	5,960
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	g-h	1,844	1,778	1,800	1,801	1,788	1,874	1,792
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	h-j	1,456	1,372	1,443	1,273	1,788	1,539	1,506
11	Cash flow hedge reserve	k	174	205	596	832	583	867	612
12	Shortfall of provisions to expected losses	k1	-	-	-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities (4)		(147)	(26)	5	52	84	342	216
15	Defined benefit pension fund net assets (net of related tax liability)	l-m	195	253	98	65	100	212	359
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	n	-	-	13	7	-	-	24
22	Amount exceeding the 15% threshold		-	-	-	-	-	-	-
23	of which: significant investments in the common stock financials	h1	-	-	-	-	-	-	-
24	of which: mortgage servicing rights	j1	-	-	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	i1	-	-	-	-	-	-	-
28	Total regulatory adjustments to Common Equity Tier 1 Capital		10,018	9,785	10,305	10,269	10,019	11,579	10,554
29	Common Equity Tier 1 Capital (CET1)		30,555	28,832	28,159	27,168	25,742	26,766	25,628
Additional Tier 1 Capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	o1	3,250	2,750	2,750	2,150	2,150	2,150	2,150
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (5)	p	1,040	1,540	1,540	1,540	1,540	1,540	1,987
34	Additional Tier 1 instruments (and CET1 instruments not otherwise included) issued by subsidiaries and held by third parties (amount allowed in group AT1)	s	-	-	-	2	6	10	9
35	of which: instruments issued by subsidiaries subject to phase out		-	-	-	2	6	10	9
36	Additional Tier 1 Capital before regulatory adjustments		4,290	4,290	4,290	3,692	3,696	3,700	4,146
Additional Tier 1 Capital: regulatory adjustments									
37	Investments in own Additional Tier 1 instruments	n1	4	2	-	-	2	1	-
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	t	213	213	213	213	213	213	358
41b	of which: Valuation adjustment for less liquid positions		-	-	-	-	-	-	-
43	Total regulatory adjustments applied to Additional Tier 1 Capital		217	215	213	213	215	214	358
44	Additional Tier 1 Capital (AT1)		4,073	4,075	4,077	3,479	3,481	3,486	3,788
45	Tier 1 Capital (T1 = CET1 + AT1)		34,628	32,907	32,236	30,647	29,223	30,252	29,416
Tier 2 Capital: instruments and provisions									
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	m1	3,258	3,207	3,266	3,282	2,023	2,050	1,034
47	Directly issued capital instruments subject to phase out from Tier 2 Capital (6)	u	1,860	1,863	1,873	1,879	3,080	3,080	3,548
48	Tier 2 Capital instruments (and CET1 and AT1 instruments not included) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)	v	-	-	-	-	-	-	46
49	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-	-	46
50	Collective allowances	w	603	443	538	449	486	559	590
51	Tier 2 Capital before regulatory adjustments		5,721	5,513	5,677	5,610	5,589	5,689	5,218
Tier 2 Capital: regulatory adjustments									
52	Investments in own Tier 2 instruments	q1	-	2	1	-	5	-	-
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	x	50	50	50	50	50	50	50
57	Total regulatory adjustments to Tier 2 Capital		50	52	51	50	55	50	50
58	Tier 2 Capital (T2)		5,671	5,461	5,626	5,560	5,534	5,639	5,168
59	Total Capital (TC = T1 + T2)		40,299	38,368	37,862	36,207	34,757	35,891	34,584
60	Total Risk-Weighted Assets								
60a	Common Equity Tier 1 (CET 1) Capital RWA (7) (8)		270,791	260,795	277,562	272,882	265,530	268,071	239,689
60b	Tier 1 Capital RWA (7) (8)		270,791	261,075	277,562	272,882	265,530	268,071	239,689
60c	Total Capital RWA (7) (8)		270,791	261,299	277,562	272,882	265,530	268,071	239,716
Capital Ratios									
61	Common Equity Tier 1 ratio (as percentage of risk-weighted assets) (8)		11.3%	11.1%	10.1%	10.0%	9.7%	10.0%	10.7%
62	Tier 1 ratio (as percentage of risk-weighted assets) (8)		12.6%	12.6%	11.6%	11.2%	11.0%	11.3%	12.3%
63	Total Capital ratio (as percentage of risk-weighted assets) (8)		14.9%	14.7%	13.6%	13.3%	13.1%	13.4%	14.4%
64	Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	7.0%
65	of which: capital conservation buffer requirement		3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	2.5%
66	of which: bank specific countercyclical buffer requirement		0.0%	0.0%	n.a.	n.a.	n.a.	n.a.	n.a.
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets)		11.3%	11.1%	10.1%	10.0%	9.7%	10.0%	10.7%
OSFI all-in target									
69	Common Equity Tier 1 all-in target ratio		8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	7.0%
Amounts below the thresholds for deduction									
72	Non-significant investments in the capital of other financials	y - z	274	259	292	233	243	293	443
73	Significant investments in the common stock of financials	a1	1,422	1,337	1,325	1,529	1,473	1,595	1,492
74	Mortgage servicing rights (net of related tax liability)	b1	49	47	47	43	43	50	48
75	Deferred tax assets arising from temporary differences (net of related tax liability)	c1 - d1	2,122	1,985	2,043	2,204	2,174	2,286	2,114
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)		245	247	260	258	260	291	217
77	Cap on inclusion of provisions in Tier 2 under standardised approach		245	247	260	258	260	291	217
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		1,605	1,495	1,501	1,480	1,453	1,500	1,518
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		357	196	278	191	226	268	374
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)									
82	Current cap on AT1 instruments subject to phase out arrangements		2,161	2,161	2,593	2,593	2,593	2,593	3,025
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	e1 + f1	-	-	-	-	-	-	-
84	Current cap on T2 instruments subject to phase out arrangements		2,567	2,567	3,080	3,080	3,080	3,080	3,594
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	240	840	561

- (1) "All-in" regulatory capital assumes that all Basel III regulatory adjustments are applied effective January 1, 2013 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013 and continuing to January 1, 2022.
- (2) Row numbering, as per OSFI July 2013 advisory, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Banks are required to maintain the same row numbering per OSFI advisory, however certain rows are removed.
- (3) Cross reference to Consolidated Balance Sheet under regulatory scope (page 38).
- (4) For regulatory capital purposes only. Not included in consolidated balance sheet.
- (5) \$450MM capital trust securities that are deconsolidated under IFRS but still qualify as Additional Tier 1 Capital are included in line 33. In Q2 2017, excludes \$500MM for the announced redemption of Preferred Shares series 14 and 15.
- (6) \$800MM Trust Subordinate note that is deconsolidated under IFRS but still qualifies as Tier 2 Capital is included in line 47.
- (7) Under OSFI's Capital Adequacy Requirements (CAR) Guideline, which governs advanced approaches, the bank calculates a Basel I Capital Floor and increases its risk-weighted assets to the extent such floor applies.
- (8) During the fourth quarter of 2016, ratios and RWA were amended for Q3 2016, Q2 2016, and Q1 2016. RWA was also amended for Q4 2015.

CONSOLIDATED BALANCE SHEET

		Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)			Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)
	LINE #	Q2 2017	Q2 2017			LINE #	Q2 2017	Q2 2017	
(\$ millions except as noted)									
Assets						Liabilities and Equity			
Cash and Cash Equivalents	1	35,528	35,390			Total Deposits	38	488,212	488,212
Interest Bearing Deposits with Banks	2	6,360	6,338			Other Liabilities			
Securities	3	157,045	149,580			Derivative instruments	39	32,025	31,749
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	-	n		Acceptances	40	13,773	13,773
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	-	4	n1		Securities sold but not yet purchased	41	24,018	24,018
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	-	-	q1		Non-significant investments in the capital of other financials	42	21,274	z
Non-significant investments in the capital of other financials below threshold (3)	7	21,548	y			Securities lent or sold under repurchase agreement	43	62,036	62,036
Significant investments in deconsolidated subsidiaries and other financial institutions (4)	8	1,685	t+x+a1			Securitization and liabilities related to structured entities	44	22,262	22,262
Significant investments in capital of other financial institutions reflected in regulatory capital						Current tax liabilities	45	42	42
Amount exceeding the 15% threshold	9	-	-	h1		Deferred tax liabilities (5)	46	244	244
Significant investment in common stock of financials below threshold	10	430				related to goodwill	47	248	f
Goodwill embedded in significant investments	11	89	p1			related to intangibles	48	363	h
Securities Borrowed or Purchased Under Resale Agreements	12	80,951	80,951			related to deferred tax assets excluding those arising from temporary differences	49	277	j
Loans						related to defined-benefit pension fund net assets	50	41	m
Residential mortgages	13	112,989	112,989			related to deferred tax assets arising from temporary differences,			
Consumer installment and other personal	14	61,887	61,887			excluding those realizable through net operating loss carryback	51	405	d1
Credit cards	15	8,004	8,004			Other	52	27,100	18,674
Business and governments	16	186,632	186,455			of which: liabilities of subsidiaries, other than deposits	53	-	
Allowance for credit losses	17	(1,937)	(1,937)			Less: amount (of liabilities of subsidiaries) phased out	54	-	
Allowance reflected in Tier 2 regulatory capital	18	603	w			Liabilities of subsidiaries after phase out	55	-	v
Shortfall of provisions to expected loss	19	-	k1			Total other liabilities	56	181,500	172,798
Total net loans and acceptances	20	367,575	367,398			Subordinated Debt			
Other Assets						Subordinated debt	57	4,318	4,318
Derivative instruments	21	31,943	31,942			Qualifying subordinated debt	58	3,258	m1
Customers' liability under acceptances	22	13,773	13,773			Non qualifying subordinated debt	59	1,060	
Premises and equipment	23	2,067	1,898			of which redemption has been announced (in the last month of the quarter)	60	-	
Goodwill	24	6,556	6,556	e		Less: regulatory amortization	61	-	
Intangible assets	25	2,207	2,207	g		Non qualifying subordinated debt subject to phase out	62	1,060	
Current tax assets	26	1,450	1,450			Less: amount phased out	63	-	
Deferred tax assets (5)	27	3,170	3,174			Non qualifying subordinated debt after phase out	64	1,060	u
Deferred tax assets excluding those arising from temporary differences	28	-	1,733	i		Equity			
Deferred tax assets arising from temporary differences	29	-	2,527	c1		Share capital	65	17,412	17,412
of which Deferred tax assets arising from temporary differences below the threshold	30	-	2,527			Preferred shares			
of which amount exceeding 15% threshold	31	-	-	i1		Directly issued qualifying Additional Tier 1 instruments	66	3,250	o1
Other	32	10,318	9,584			Non-qualifying preferred shares for accounting purposes	67	-	
Defined-benefit pension fund net assets	33	-	236	l		Non-qualifying preferred shares subject to phase out	68	1,090	
Mortgage servicing rights	34	-	49			Less amount (of preferred shares) phased out	69	-	e1
of which Mortgage servicing rights under the threshold	35	-	49	b1		Non qualifying preferred shares after phase out	70	1,090	p
of which amount exceeding the 15% threshold	36	-	-	j1		Common shares			
Total Assets	37	718,943	710,241			Directly issued qualifying CET1	71	13,072	a
						Contributed surplus	72	307	b
						Retained earnings	73	22,703	c
						Accumulated other comprehensive income	74	4,491	d
						of which: Cash flow hedges	75	174	k
						Other AOCI	76	4,317	
						Total shareholders' equity	77	44,913	44,913
						Non-controlling interests in subsidiaries	78	-	-
						of which portion allowed for inclusion into Tier 1 capital	79	-	-
						less amount phased out	80	-	f1
						Other additional Tier 1 issued by subs after phase out	81	-	s
						Total equity	82	44,913	44,913
						Total Liabilities and Equity	83	718,943	710,241

- (1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited.
BMO Life Insurance Company (\$8,469 million assets and nominal equity) covers the development and marketing of individual and group life, accident and health insurance and annuity products in Canada. BMO Reinsurance Limited (\$233 million assets and nominal equity) covers the reinsurance of life, health and disability insurance risks as well as property & casualty insurance risks, including catastrophe risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.
- (2) Cross Reference to Basel III Regulatory Capital (AII-in basis) (page 35).
- (3) Includes synthetic holdings of non-significant capital investments in banking, financial and insurance entities.
- (4) Under Basel III, significant investments in financial services entities that are outside the scope of regulatory consolidation are deducted from a bank's capital using the corresponding deduction approach (e.g. investments in non-common Tier 1 are deducted from a bank's non-common Tier 1 capital) except that investments in common equity capital of a significant investment which represents less than 10% of the bank's CET1 are risk weighted at 250% and are not deducted provided the sum of such investments, deferred tax assets related to timing differences and mortgage servicing rights are less than 15% of the Bank's CET1. Goodwill embedded in significant investments is separated and is shown in the corresponding line below.
- (5) Deferred tax assets and liabilities are presented on the balance sheet net by legal jurisdiction.

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(\$ millions except as noted)



Item	Q2 2017	Q1 2017	Q4 2016	Q3 2016
1 Total consolidated assets as per published financial statements	718,943	692,384	687,935	691,682
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(8,582)	(7,970)	(8,055)	(8,122)
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-
4 Adjustments for derivative financial instruments	(6,003)	(4,779)	(10,522)	(11,437)
5 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	6,111	6,938	4,377	3,965
6 Adjustment for off balance-sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	98,283	93,965	95,635	95,568
7 Other adjustments	(6,284)	(5,303)	(4,606)	(5,695)
8 Leverage Ratio Exposure (transitional basis)	802,468	775,235	764,764	765,961

LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

Item	Leverage ratio framework			
	Q2 2017	Q1 2017	Q4 2016	Q3 2016
On-balance sheet exposures				
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	600,684	579,336	577,973	570,854
2 (Asset amounts deducted in determining Basel III transitional Tier 1 capital)	(9,500)	(9,138)	(8,528)	(8,295)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	591,184	570,198	569,445	562,559
Derivative exposures				
4 Replacement cost associated with all derivative transactions (i.e., net of eligible cash variation margin)	7,316	6,667	9,047	8,513
5 Add-on amounts for PFE associated with all derivative transactions	22,131	20,676	21,090	20,346
6 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(3,271)	(1,606)	(1,317)	(916)
8 (Exempted CCP-leg of client cleared trade exposures)	(236)	(356)	(159)	(186)
9 Adjusted effective notional amount of written credit derivatives	998	796	1,082	989
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(998)	(796)	(1,082)	(989)
11 Total derivative exposures (sum of lines 4 to 10)	25,940	25,381	28,661	27,757
Securities financing transaction exposures				
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	87,120	82,711	71,531	81,311
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,104)	(3,368)	(4,584)	(5,051)
14 Counterparty credit risk (CCR) exposure for SFT assets	6,045	6,348	4,076	3,817
15 Agent transaction exposures	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	87,061	85,691	71,023	80,077
Other off-balance sheet exposures				
17 Off-balance sheet exposure at gross notional amount	306,415	293,967	296,943	284,139
18 (Adjustments for conversion to credit equivalent amounts)	(208,132)	(200,002)	(201,308)	(188,571)
19 Off-balance sheet items (sum of lines 17 and 18)	98,283	93,965	95,635	95,568
Capital and Total Exposures - Transitional Basis				
20 Tier 1 capital	35,491	33,730	33,894	32,234
21 Total Exposures (sum of lines 3, 11, 16 and 19)	802,468	775,235	764,764	765,961
Leverage Ratios - Transitional Basis				
22 Basel III leverage ratio	4.4%	4.4%	4.4%	4.2%
All-in basis (Required by OSFI)				
23 Tier 1 capital - All-in basis	34,628	32,907	32,236	30,647
24 (Regulatory adjustments)	(10,382)	(10,026)	(10,513)	(10,431)
25 Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) - All-in basis	801,586	774,347	762,779	763,825
26 Leverage ratio - All-in basis	4.3%	4.2%	4.2%	4.0%

RECONCILIATION OF RETAIL AND WHOLESALE DRAWN BALANCES TO BALANCE SHEET

(\$ millions except as noted)


Description	LINE #	Q2 2017						
		AIRB Credit Risk			Standardized Credit Risk	Total Credit Risk	Trading Book and other (1)	Balance Sheet
		Retail	Wholesale	Repo				
Cash and due from Banks	1	-	39,045	-	122	39,167	2,721	41,888
Securities	2	-	60,683	-	62	60,745	96,300	157,045
Assets Purchased under REPO	3	-	-	52,443	-	52,443	28,508	80,951
Loans	4	109,818	210,319	-	28,482	348,619	18,956	367,575
Customer Liability Under Acceptance	5	-	13,773	-	-	13,773	-	13,773
Derivatives	6	-	-	-	-	-	31,943	31,943
Other	7	-	7,038	1	978	8,017	17,751	25,768
	8	109,818	330,858	52,444	29,644	522,764	196,179	718,943

RECONCILIATION OF TOTAL CREDIT RISK TO BALANCE SHEET

(\$ millions except as noted)

		Q2 2017		
		Total Credit Risk	Trading Book and other	Balance Sheet
Cash and due from Banks	9	39,167	2,721	41,888
Securities	10	60,745	96,300	157,045
Assets Purchased under REPO	11	52,443	28,508	80,951
Loans	12	348,619	18,956	367,575
Customer Liability Under Acceptance	13	13,773	-	13,773
Derivatives	14	-	31,943	31,943
Other	15	8,017	17,751	25,768
Total on balance sheet	16	522,764	196,179	718,943
Undrawn Commitments	17	125,897		
Other Off Balance Sheet	18	18,646		
Off Balance Sheet Derivatives	19	38		
Off Balance Sheet Repo	20	61,651		
Total Off Balance Sheet	21	206,232		
Total Credit Risk	22	728,996		

(1) Includes trading book assets, securitized assets and other assets such as non significant investments, goodwill, deferred tax assets and intangibles.

RISK-WEIGHTED ASSETS (RWA)																BMO  Financial Group	
LINE #	Basel III Q2 2017						Basel III										
	Exposure at Default (EAD)			RWA			Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015			
	Standardized approach	Advanced approach	Total	Standardized approach	Advanced approach	Total	RWA	RWA	RWA	RWA	RWA	RWA	RWA	RWA			
(\$ millions except as noted)																	
Credit Risk																	
Wholesale																	
Corporate including specialized lending	1	20,997	265,055	286,052	21,107	84,980	106,087	101,494	104,488	101,300	98,764	106,399	91,489	91,458	85,757		
Corporate small and medium enterprises (SMEs)	2	-	67,128	67,128	-	35,953	35,953	35,155	33,755	33,878	33,731	33,834	31,954	30,743	30,921		
Sovereign	3	109	97,958	98,067	57	1,852	1,909	2,234	1,976	1,959	1,788	1,822	1,765	1,866	1,749		
Bank	4	339	55,704	56,043	339	4,979	5,318	4,877	4,486	4,312	4,455	3,940	3,902	4,407	4,352		
Retail																	
Residential mortgages excluding home equity line of credits (HELOCs)	5	2,332	98,547	100,879	1,227	7,075	8,302	7,874	8,115	8,360	8,177	8,706	8,427	8,275	8,193		
HELOCs	6	382	39,696	40,078	270	5,940	5,940	5,830	6,135	7,641	7,648	7,889	7,017	7,119			
Qualifying revolving retail (QRR)	7	-	34,284	34,284	-	5,406	5,406	5,080	5,110	4,604	4,571	4,660	4,569	4,232	4,233		
Other retail (excl. SMEs)	8	2,389	32,746	35,135	1,539	10,062	11,601	11,070	11,934	10,997	10,879	11,221	11,053	11,090	10,693		
Retail SMEs	9	7,215	4,115	11,330	5,503	2,361	7,864	7,547	7,696	7,574	7,436	7,195	1,968	1,927	1,895		
Equity	10	-	2,209	2,209	-	1,580	1,580	1,460	1,403	1,363	1,325	1,331	1,369	1,332	1,440		
Trading book	11	117	151,774	151,891	117	10,853	10,970	10,267	9,675	9,758	9,754	9,436	8,415	9,763	9,198		
Securitization	12	-	26,043	26,043	-	2,169	2,169	1,911	1,878	2,277	2,362	2,549	2,456	2,463	2,526		
Other credit risk assets - non-counterparty managed assets	13	-	23,179	23,179	-	15,735	15,735	15,558	16,197	16,478	16,291	16,902	16,255	16,870	16,183		
Scaling factor for credit risk assets under AIRB (1)	14	-	-	-	-	10,049	10,049	9,588	9,651	9,508	9,319	9,628	8,874	8,830	8,530		
Total Credit Risk	15	33,880	898,438	932,318	30,159	198,724	228,883	219,945	222,499	220,009	216,500	225,997	200,385	200,273	192,789		
Market Risk (2)	16	-	-	-	1,638	6,319	7,957	9,529	8,962	9,438	10,165	9,519	10,262	11,414	10,435		
Operational Risk (3)	17	-	-	-	5,173	26,687	31,860	31,321	30,502	29,787	29,519	29,527	28,538	28,247	28,019		
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets before Capital floor (4) (5)	18	33,880	898,438	932,318	36,970	231,730	268,700	260,795	261,963	259,234	256,184	265,043	239,185	239,934	231,243		
Basel I Capital Floor (4)	19	-	-	-	-	2,091	2,091	-	15,599	13,648	9,346	3,028	504	-	-		
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets (6)	20	-	-	-	36,970	233,821	270,791	260,795	277,562	272,882	265,530	268,071	239,689	239,934	231,243		
Tier 1 Capital Risk-Weighted Assets before CVA and Capital floor	21	-	-	-	-	231,730	268,700	260,795	261,963	259,234	256,184	265,043	239,185	239,934	231,243		
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital (7)	22	-	-	-	-	296	296	280	380	380	369	338	286	331	341		
Basel I Capital Floor (4)	23	-	-	-	-	1,795	1,795	-	15,219	13,268	8,977	2,690	218	-	-		
Tier 1 Capital Risk-Weighted Assets (6)	24	-	-	-	36,970	233,821	270,791	261,075	277,562	272,882	265,530	268,071	239,689	240,265	231,584		
Total Capital Risk-Weighted Assets before CVA and Capital floor	25	-	-	-	-	231,730	268,700	260,795	261,963	259,234	256,184	265,043	239,185	239,934	231,243		
Additional CVA adjustment, prescribed by OSFI, for Total Capital (7)	26	-	-	-	-	532	532	504	705	706	685	628	531	615	633		
Basel I Capital Floor (4)	27	-	-	-	-	1,559	1,559	-	14,894	12,942	8,661	2,400	-	-	-		
Total Capital Risk Weighted Assets (RWA) (6)	28	-	-	-	36,970	233,821	270,791	261,299	277,562	272,882	265,530	268,071	239,716	240,549	231,876		

RWA CVA PHASE-IN CALCULATION (7)	Q2 2017					
	CVA (A)	OSFI Scalars (B)	Total RWA Before CVA phase-in (C)	CVA phase-in Adjustments (D)=A*(100%-B)	Adjustment for Capital Floor (E)	RWA Net CVA phase-in (F)=C-D+E
Common Equity Tier 1 (CET 1) Capital RWA	29	5,908	72%	270,355	1,655	270,791
Tier 1 Capital RWA	30	5,908	77%	270,355	1,359	270,791
Total Capital RWA	31	5,908	81%	270,355	1,123	270,791

TRANSITIONAL CAPITAL DISCLOSURE	2017 Q2	2017 Q1	2016 Q4	2016 Q3
Transitional Basis - Basel III (8)				
Common Equity Tier 1 capital (CET1)	32	32,674	30,852	32,271
Tier 1 capital (T1 = CET1 + AT1)	33	35,491	33,730	33,894
Total capital (TC = T1 + T2)	34	41,171	39,201	39,540
Total risk-weighted assets (4) (6)	35	280,196	269,602	295,658
Common Equity Tier 1 ratio (as percentage of risk weighted assets) (6)	36	11.7%	11.4%	10.7%
Tier 1 ratio (as percentage of risk weighted assets) (6)	37	12.7%	12.5%	11.5%
Total capital ratio (as percentage of risk weighted assets) (6)	38	14.7%	14.5%	13.0%

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3
Bank of Montreal Mortgage Corporation - Basel III					
Transitional Basis - Basel III (8)					
Common Equity Tier 1 ratio (6)	39	21.5%	21.7%	19.1%	18.2%
Tier 1 ratio (6)	40	21.5%	21.7%	19.1%	18.2%
Total capital ratio (6)	41	22.0%	22.1%	19.6%	18.6%
All-in Basis - Basel III (9)					
Common Equity Tier 1 ratio (6)	42	21.5%	21.6%	19.1%	18.1%
Tier 1 ratio (6)	43	21.5%	21.6%	19.1%	18.1%
Total capital ratio (6)	44	22.0%	22.1%	19.6%	18.6%
BMO Harris Bank N.A. - Basel I (10)					
Tier 1 ratio	45	13.2%	13.2%	12.8%	13.5%
Total capital ratio	46	14.6%	14.5%	14.1%	14.5%

(1) The scaling factor is applied to the risk-weighted asset amounts for credit risk under the AIRB approach.

(2) Standardized Market risk is comprised of interest rate issuer risk.

(3) BMO uses the Advanced Measurement Approach (AMA), a risk sensitive model, along with the Standardized Approach under OSFI rules, to determine capital requirements for operational risk.

(4) Under OSFI's Capital Adequacy Requirements (CAR) Guideline, which governs advanced approaches, the bank calculates a Capital Floor based on Basel I and may be required to increase its risk-weighted assets if the Capital Floor applies.

The Basel I Capital Floor did apply in Q2 2017, Q4 2016, Q3 2016, Q2 2016, Q1 2016 and Q4 2015.

(5) In calculating the AIRB credit risk RWA for certain portfolios in BMO Financial Corp, a transitional floor based on the Standardized approach was applied until Q3 2015.

(6) During the fourth quarter of 2016, ratios and RWA were amended for Q3 2016, Q2 2016, and Q1 2016. RWA was also amended for Q4 2015.

(7) Commencing Q1 2014, a new CVA regulatory capital charge has been applied to derivatives. For Q3 2014, OSFI introduced a new three tier capital approach with different scalars for each tier. See above for calculation and scalars percentages. CET1 CVA phase-in factors are 64% in 2015, 64% in 2016 and 72% in 2017.

(8) Transitional capital ratios assume that all Basel III regulatory capital adjustments are phased in from January 1, 2014 to January 1, 2018 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013 and continuing to January 1, 2022.

(9) "All-in" capital ratios assume that all Basel III regulatory adjustments are applied effective January 1, 2013 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013, continuing to January 1, 2022. OSFI required all institutions to have attained an "all-in" target Common Equity Tier 1 ratio of 7% by the first quarter of 2013, and "all-in" target Tier 1 and Total Capital ratios of 8.5% and 10.5%, respectively, by Q1 2014.

(10) Calculated using Basel I guidelines currently in effect for U.S. regulatory purposes and based on Harris N.A.'s calendar quarter-ends.

COMMON EQUITY TIER 1 (CET 1) CAPITAL RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions except as noted)	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1
Personal and Commercial Banking	1	168,788	163,604	166,274	163,926	162,003	170,113
Wealth Management	2	16,275	15,917	15,735	16,204	15,680	16,115
BMO Capital Markets	3	72,168	70,457	68,785	67,463	67,885	68,733
Corporate Services, including Technology and Operations, plus excess of Basel I Capital Floor RWA over Basel III RWA (1)	4	13,560	10,817	26,768	25,289	19,962	13,110
Total Common Equity Tier 1 Capital Risk-Weighted Assets (1)	5	270,791	260,795	277,562	272,882	265,530	268,071

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL

(\$ millions except as noted)		2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1
Common Equity Tier 1 Capital							
Opening Balance	6	28,832	28,159	27,168	25,742	26,766	25,628
New capital issues	7	281	252	76	93	18	39
Redeemed capital	8	-	-	-	-	-	-
Gross dividends (deduction)	9	(617)	(615)	(589)	(595)	(576)	(581)
Profit for the quarter (attributable to shareholders of the parent company)	10	1,247	1,487	1,344	1,245	973	1,060
Removal of own credit spread (net of tax)	11	121	31	47	32	258	(126)
Movements in other comprehensive income							
– Currency Translation Differences	12	1,168	(686)	489	714	(2,448)	1,499
– Available-for-sale securities	13	118	(101)	(37)	101	82	(23)
– Other (2)	14	(211)	198	(13)	(128)	(349)	(85)
Goodwill and other intangible assets (deduction, net of related tax liability)	15	(368)	168	(120)	(98)	710	(782)
Other, including regulatory adjustments and transitional arrangements							
– Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	16	(83)	71	(170)	33	233	(32)
– Prudential Valuation Adjustments	17	10	-	8	4	(36)	-
– Other (3)	18	57	(132)	(44)	25	111	169
Closing Balance	19	30,555	28,832	28,159	27,168	25,742	26,766
Other non-core Tier 1 (Additional Tier 1) Capital							
Opening Balance	20	4,075	4,077	3,479	3,481	3,486	3,788
New non-core tier 1 (Additional Tier 1) eligible capital issues	21	500	-	600	-	-	-
Redeemed capital	22	(500)	-	-	-	-	(450)
Other, including regulatory adjustments and transitional arrangements (4)	23	(2)	(2)	(2)	(2)	(5)	148
Closing Balance	24	4,073	4,075	4,077	3,479	3,481	3,486
Total Tier 1 Capital	25	34,628	32,907	32,236	30,647	29,223	30,252
Tier 2 Capital							
Opening Balance	26	5,461	5,626	5,560	5,534	5,639	5,168
New Tier 2 eligible capital issues	27	-	-	-	1,250	-	1,000
Redeemed capital	28	-	-	-	(1,500)	(700)	-
Amortization adjustments	29	-	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (5)	30	210	(165)	66	276	595	(529)
Closing Balance	31	5,671	5,461	5,626	5,560	5,534	5,639
Total Regulatory Capital	32	40,299	38,368	37,862	36,207	34,757	35,891

(1) During the fourth quarter of 2016, RWA was amended for Q3 2016, Q2 2016 and Q1 2016.

(2) Includes: AOCI on pension and other post-employment benefits and on own credit risk financial liabilities designated at fair value.

(3) Includes: Capital deductions for expected loss in excess of allowances, defined benefit pension assets (net of related deferred tax liability) and investment in own shares, changes in contributed surplus and threshold deductions.

(4) Includes: Corresponding deductions from Additional Tier 1 Capital and transitional arrangements (phased-out amount).

(5) Includes: Eligible allowances, transitional arrangements (phased-out amount) and corresponding deductions from Tier 2 Capital.

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

	LINE #	2017 Q2		2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1
		Credit Risk	Of which counterparty credit risk (5)	Credit Risk	Credit Risk	Credit Risk	Credit Risk	Credit Risk
(\$ millions except as noted)								
Opening Credit RWA, beginning of quarter	1	219,945	12,374	222,499	220,009	216,500	225,997	200,385
Book size (1)	2	2,902	(50)	314	2,590	1,445	4,753	5,753
Book quality (2)	3	(740)	(118)	780	(2,025)	(1,547)	1,636	803
Model Updates (3)	4	(838)	-	-	(1,052)	(104)	(1,198)	168
Methodology and Policy (4)	5	934	-	147	(469)	(1,058)	(177)	(303)
Acquisitions and disposals	6	-	-	-	-	-	-	10,605
Foreign exchange movements	7	6,680	808	(3,795)	3,446	4,773	(14,511)	8,586
Other	8	-	-	-	-	-	-	-
Closing Credit RWA, end of quarter	9	228,883	13,014	219,945	222,499	220,009	216,500	225,997

(1) Book size includes organic changes in book size and composition (including new business and maturing loans).

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

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

(4) Methodology and policy includes methodology changes to the calculations driven by regulatory policy changes, such as new regulation.

(5) Counterparty credit risk includes RWA for derivatives, repo-style transactions, trades cleared through central counterparties and CVA adjustment.

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

		2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1
(\$ millions except as noted)							
Market Risk RWA, beginning of quarter	10	9,529	8,962	9,438	10,165	9,519	10,262
Movement in risk levels (1)	11	(1,572)	1,096	447	(1,084)	825	(570)
Model updates (2)	12	-	-	-	-	-	-
Methodology and policy (3)	13	-	(529)	(923)	357	(179)	(173)
Acquisition and disposals	14	-	-	-	-	-	-
Foreign exchange movement and others	15	-	-	-	-	-	-
Market Risk RWA, end of quarter	16	7,957	9,529	8,962	9,438	10,165	9,519

(1) Movement in risks levels includes changes in exposures and market movements.

(2) Model updates includes updates to the model to reflect recent experience, change in model scope.

(3) Methodology and policy includes changes to the calculations driven by regulatory guidance and/or policy changes.

EQUITY SECURITIES EXPOSURE AMOUNT (1)							
(\$ millions except as noted)							
	LINE #	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1
Equity investments used for capital gains (Merchant Banking)	1	525	497	464	463	459	440
Equity investments used for mutual fund seed capital	2	34	23	22	29	27	21
Equity used for other (including strategic investments)	3	1,650	1,583	1,636	1,571	1,524	1,509
Total Equity Exposure	4	2,209	2,103	2,122	2,063	2,010	1,970

(1) BMO's non-trading equity exposures are at a level that represents less than the 10% of the Bank's materiality threshold of the Bank's combined Tier 1 and Tier 2 Capital. As a result, the Bank uses OSFI-prescribed risk weights to calculate RWA on non-trading equity exposures.

EQUITY INVESTMENT SECURITIES (2)													
(\$ millions except as noted)													
		Q2 2017			Q1 2017			Q4 2016			Q3 2016		
		Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)
Grandfathered													
Public	5	6	6	-	3	3	-	3	3	-	5	5	-
Private													
Direct funds	6	117	117	-	116	116	-	114	114	-	112	112	-
Indirect funds	7	33	33	-	38	38	-	38	38	-	38	38	-
Total Grandfathered	8	156	156	-	157	157	-	155	155	-	155	155	-
Non-grandfathered													
Public	9	50	50	-	30	30	-	46	46	-	53	53	-
Private													
Direct funds	10	277	277	-	264	264	-	251	251	-	229	229	-
Indirect funds	11	422	422	-	396	396	-	367	367	-	357	357	-
Other	12	1,304	995	(309)	1,256	952	(304)	1,303	1,042	(261)	1,269	1,043	(226)
Total Non-grandfathered	13	2,053	1,744	(309)	1,946	1,642	(304)	1,967	1,706	(261)	1,908	1,682	(226)
Total Equities	14	2,209	1,900	(309)	2,103	1,799	(304)	2,122	1,861	(261)	2,063	1,837	(226)
Total realized gains or losses arising from sales or liquidations in the reporting period	15			1			1			-			

(2) The schedule consists of corporate equity securities in the banking book only. Excluded are investments in deconsolidated subsidiaries and substantial investments, which are deducted (voluntarily in the case of merchant banking specialized financing entity investments) from capital for regulatory capital calculation purposes.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)

(\$ millions except as noted)

LINE #	Q2 2017					Q1 2017					Q4 2016				
	Standardized		AIRB		Exposure Amount Covered By Guarantees Or Credit Derivatives	Standardized		AIRB		Exposure Amount Covered By Guarantees Or Credit Derivatives	Standardized		AIRB		Exposure Amount Covered By Guarantees Or Credit Derivatives
	Gross Exposure (2)		Adjusted EAD			Gross Exposure (2)		Adjusted EAD			Gross Exposure (2)		Adjusted EAD		
Corporate (incl specialized lending and SMEs treated as corporate)	1	20,997	-	333,905	28,260	21,042	-	318,394	26,179	22,074	-	308,465	27,130		
Sovereign	2	109	-	152,616	55,278	116	-	148,723	56,818	122	-	142,382	55,634		
Bank	3	339	-	56,362	4,801	270	-	52,335	4,374	264	-	41,350	1,718		
Total Corporate, Sovereign and Bank	4	21,445	-	542,883	88,339	21,428	-	519,452	87,371	22,460	-	492,197	84,482		
Residential mortgages excluding home equity line of credits (HELOCs)	5	2,332	40	43,921	-	2,356	41	42,888	-	2,594	44	43,882	-		
HELOCs	6	382	496	39,696	-	386	-	36,340	-	431	-	39,177	-		
Other retail excl. SMEs and QRR	7	2,389	-	30,334	-	2,372	491	30,165	-	2,395	480	32,872	-		
Qualifying revolving retail	8	-	-	34,284	-	-	-	34,280	-	-	-	34,016	-		
Retail SMEs	9	7,215	-	4,115	-	6,893	-	4,067	-	7,135	-	4,064	-		
Total Retail	10	12,318	536	152,350	-	12,007	532	149,740	-	12,555	524	154,011	-		
Total Bank Banking Book Portfolios	11	33,763	536	695,233	88,339	33,435	532	669,192	87,371	35,015	524	646,208	84,482		

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$57 billion NHA or other mortgage insurance guarantees.

Commercial collateral is reflected in the risk parameters (PDs, LGDs) for AIRB exposures and risk weights for exposures under the Standardized approach. None of the Standardized exposures have eligible financial collateral.

(2) Gross exposure means gross of all allowances for credit loss.

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (3)

(\$ millions except as noted)

		Q2 2017				Q1 2017				Q4 2016			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	12	148,425	194,897	9,858	353,180	143,334	183,607	10,611	337,552	147,582	172,594	8,761	328,937
Sovereign	13	32,150	53,869	12,048	98,067	29,051	50,828	12,619	92,498	40,017	43,533	3,696	87,246
Bank	14	11,394	24,546	20,103	56,043	8,337	23,142	20,545	52,024	9,029	15,661	16,308	40,998
Total Corporate, Sovereign and Bank	15	191,969	273,312	42,009	507,290	180,722	257,577	43,775	482,074	196,628	231,788	28,765	457,181
Residential mortgages excluding home equity line of credits (HELOCs)	16	91,966	8,913	-	100,879	92,918	8,633	-	101,551	92,767	8,903	-	101,670
HELOCs	17	32,179	7,899	-	40,078	31,086	7,640	-	38,726	31,680	7,928	-	39,608
Other retail excl. SMEs and QRR	18	28,281	6,579	275	35,135	28,682	6,100	254	35,036	28,674	8,660	215	37,549
Qualifying revolving retail	19	34,227	57	-	34,284	34,223	57	-	34,280	33,963	53	-	34,016
Retail SMEs	20	4,166	7,164	-	11,330	4,103	6,857	-	10,960	4,105	7,094	-	11,199
Total Retail	21	190,819	30,612	275	221,706	191,012	29,287	254	220,553	191,189	32,638	215	224,042
Total Bank	22	382,788	303,924	42,284	728,996	371,734	286,864	44,029	702,627	387,817	264,426	28,980	681,223

CREDIT RISK EXPOSURE BY INDUSTRY (3)

(\$ millions except as noted)


(\$ millions except as noted)

		Q2 2017						Q1 2017						Q4 2016	Q3 2016
		Drawn	Commitments (Undrawn) (4)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn) (4)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Agriculture	23	10,769	1,609	-	14	-	12,392	10,429	1,552	-	14	-	11,995	12,083	11,839
Communications	24	759	961	-	305	-	2,025	848	931	-	300	-	2,079	2,037	1,992
Construction	25	3,951	2,778	-	1,140	-	7,869	3,526	2,900	-	1,022	-	7,448	7,780	7,628
Financial (5)	26	103,364	19,090	28	4,703	108,857	236,042	97,790	20,969	30	4,254	101,670	224,713	196,772	217,333
Government	27	35,963	2,349	-	787	5,238	44,337	34,623	2,554	-	787	3,760	41,724	42,578	36,425
Manufacturing	28	20,374	11,538	7	1,314	-	33,233	18,158	11,719	11	1,245	-	31,133	31,939	30,432
Mining	29	1,545	3,368	-	828	-	5,741	1,369	3,012	-	818	-	5,199	5,561	5,087
Other	30	5,566	101	-	613	-	6,280	6,490	84	-	741	-	7,315	6,255	6,670
Real estate	31	25,577	6,305	-	746	-	32,628	24,766	5,809	-	742	-	31,317	31,194	30,563
Retail trade	32	18,528	4,234	-	510	-	23,272	17,036	4,148	-	500	-	21,684	21,763	20,242
Service industries	33	35,846	12,141	3	2,800	-	50,790	33,713	10,849	1	2,822	-	47,385	48,063	45,381
Transportation	34	5,943	1,728	-	881	-	8,552	5,572	1,792	-	764	-	8,128	8,464	8,109
Utilities	35	3,481	4,471	-	1,970	-	9,922	3,094	4,448	-	1,971	-	9,513	9,627	9,207
Wholesale trade	36	11,797	4,335	-	441	-	16,573	10,966	4,234	-	404	-	15,604	15,421	14,736
Individual	37	179,126	42,497	-	142	-	221,765	178,211	42,191	-	141	-	220,543	224,041	221,141
Oil and Gas	38	7,018	7,979	-	1,407	-	16,404	6,933	7,426	-	1,340	-	15,699	16,535	15,650
Forest products	39	713	413	-	45	-	1,171	733	371	-	44	-	1,148	1,110	1,085
Total	40	470,320	125,897	38	18,646	114,095	728,996	454,257	124,989	42	17,909	105,430	702,627	681,223	683,520

(3) Credit exposure excluding Equity, Securitization, Trading Book and other assets such as non-significant investments, goodwill, deferred tax assets and intangibles.

(4) This includes credit exposures on committed undrawn amounts of loans, derived as estimated drawdown under the Advanced Internal Rating Based approach or by application of Credit Conversion Factors under the Standardized approach.

(5) Includes \$39.0 billion of deposits with Financial Institutions as at April 30, 2017 (\$37.4 billion as at January 31, 2017, \$32.5 billion as at October 31, 2016, and \$40.6 billion as at July 31, 2016).

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)															BMO  Financial Group	
(\$ millions except as noted)																
LINE #	Q2 2017						Q1 2017						Q4 2016	Q3 2016		
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total		
Basel III Asset Classes																
Corporate (incl specialized lending and SMEs treated as corporate)	1	182,691	75,949	34	15,609	78,897	353,180	173,044	74,525	37	15,243	74,703	337,552	328,937	324,205	
Sovereign	2	81,242	3,166	-	1,703	11,956	98,067	78,189	3,317	-	1,416	9,576	92,498	87,246	91,596	
Bank	3	27,321	4,284	4	1,192	23,242	56,043	24,804	4,956	5	1,108	21,151	52,024	40,998	46,553	
Total Corporate, Sovereign and Bank Exposure	4	291,254	83,399	38	18,504	114,095	507,290	276,037	82,798	42	17,767	105,430	482,074	457,181	462,354	
Residential mortgages excluding home equity line of credits (HELOCs)	5	100,681	97	-	101	-	100,879	101,350	101	-	100	-	101,551	101,670	110,524	
HELOCs	6	29,097	10,981	-	-	-	40,078	28,020	10,706	-	-	-	38,726	39,608	44,127	
Other retail excl. SMEs and QRR	7	32,812	2,317	-	6	-	35,135	32,838	2,192	-	6	-	35,036	37,549	23,551	
Qualifying revolving retail	8	7,048	27,236	-	-	-	34,284	6,946	27,334	-	-	-	34,280	34,016	31,919	
Retail SMEs	9	9,428	1,867	-	35	-	11,330	9,066	1,858	-	36	-	10,960	11,199	11,045	
Total Retail Exposures	10	179,066	42,498	-	142	-	221,706	178,220	42,191	-	142	-	220,553	224,042	221,166	
Total Gross Credit Exposures	11	470,320	125,897	38	18,646	114,095	728,996	454,257	124,989	42	17,909	105,430	702,627	681,223	683,520	

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN																
(\$ millions except as noted)																
		Q2 2017						Q1 2017						Q4 2016	Q3 2016	
		Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total	
Up to 1 year	12	153,323	72,419	14	12,049	114,080	351,885	140,048	72,674	17	10,327	105,367	328,433	301,803	322,036	
1 to 5 years	13	256,649	48,599	24	6,450	15	311,737	256,153	48,278	25	7,441	63	311,960	314,118	301,734	
Greater than 5 years	14	60,348	4,879	-	147	-	65,374	58,056	4,037	-	141	-	62,234	65,302	59,750	
Total	15	470,320	125,897	38	18,646	114,095	728,996	454,257	124,989	42	17,909	105,430	702,627	681,223	683,520	

PORTFOLIO BREAKDOWN BY BASEL APPROACHES															
(\$ millions except as noted)															
	LINE #	Q2 2017				Q1 2017				Q4 2016					
		Standardized		AIRB		Standardized		AIRB		Standardized		AIRB			
		Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn		
Corporate (incl specialized lending and SMEs treated as corporate)	16	17,177	3,164	165,514	72,785	17,054	3,211	155,990	71,314	17,673	3,517	159,629	71,974		
Sovereign	17	74	33	81,168	3,133	78	36	78,111	3,281	86	34	75,529	3,217		
Bank	18	182	127	27,139	4,157	115	128	24,689	4,828	111	126	22,139	4,696		
Total Corporate, Sovereign & Bank	19	17,433	3,324	273,821	80,075	17,247	3,375	258,790	79,423	17,870	3,677	257,297	79,887		
Residential mortgages excluding home equity line of credits (HELOCs)	20	2,231	-	98,450	97	2,256	-	99,094	101	2,486	-	98,976	101		
HELOCs	21	382	-	28,715	10,981	387	-	27,633	10,706	431	-	28,702	10,475		
Other retail excl. SMEs and QRR	22	2,383	-	30,429	2,317	2,367	-	30,471	2,192	2,389	-	33,006	2,148		
Qualifying revolving retail	23	-	-	7,048	27,236	-	-	6,946	27,334	-	-	7,049	26,967		
Retail SMEs	24	7,215	-	2,213	1,867	6,892	-	2,174	1,858	7,135	-	2,185	1,842		
Total Retail	25	12,211	-	166,855	42,498	11,902	-	166,318	42,191	12,441	-	169,918	41,533		
Total Bank	26	29,644	3,324	440,676	122,573	29,149	3,375	425,108	121,614	30,311	3,677	427,215	121,420		

(1) Credit exposure excluding Equity, Securitization, Trading Book and other.

CREDIT EXPOSURE OF PORTFOLIOS UNDER STANDARDIZED APPROACH BY RISK WEIGHT (1) (2)

(\$ millions)	LINE	Q2 2017							
Risk Weights	#	0%	20%	35%	50%	75%	100%	150%	Total
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	1	-	55	-	20	-	20,535	367	20,977
Sovereign	2	-	-	-	103	-	6	-	109
Bank	3	-	-	-	-	-	339	-	339
Total Wholesale portfolios	4	-	55	-	123	-	20,880	367	21,425
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	5	-	40	1,366	-	1,190	118	-	2,714
Other retail	6	420	76	-	-	1,732	10	143	2,381
SME treated as retail	7	-	-	-	-	7,092	-	123	7,215
Total Retail portfolios	8	420	116	1,366	-	10,014	128	266	12,310
Total	9	420	171	1,366	123	10,014	21,008	633	33,735

		Q1 2017							
Risk Weights		0%	20%	35%	50%	75%	100%	150%	Total
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	10	-	54	-	20	-	20,629	313	21,016
Sovereign	11	-	-	-	111	-	5	-	116
Bank	12	-	-	-	-	-	270	-	270
Total Wholesale portfolios	13	-	54	-	131	-	20,904	313	21,402
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	14	-	41	1,385	-	1,208	108	-	2,742
Other retail	15	405	86	-	-	1,730	11	140	2,372
SME treated as retail	16	-	-	-	-	6,784	-	109	6,893
Total Retail portfolios	17	405	127	1,385	-	9,722	119	249	12,007
Total	18	405	181	1,385	131	9,722	21,023	562	33,409

		Q4 2016							
Risk Weights		0%	20%	35%	50%	75%	100%	150%	Total
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	19	-	57	-	21	-	21,643	326	22,047
Sovereign	20	-	-	-	117	-	5	-	122
Bank	21	-	-	-	-	-	264	-	264
Total Wholesale portfolios	22	-	57	-	138	-	21,912	326	22,433
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	23	-	44	1,540	-	1,334	106	-	3,024
Other retail	24	374	106	-	-	1,761	11	143	2,395
SME treated as retail	25	-	-	-	-	7,033	-	101	7,134
Total Retail portfolios	26	374	150	1,540	-	10,128	117	244	12,553
Total	27	374	207	1,540	138	10,128	22,029	570	34,986

		Q3 2016							
Risk Weights		0%	20%	35%	50%	75%	100%	150%	Total
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	28	-	-	-	21	-	21,558	302	21,881
Sovereign	29	-	-	-	122	-	9	-	131
Bank	30	-	-	-	-	-	217	1	218
Total Wholesale portfolios	31	-	-	-	143	-	21,784	303	22,230
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	32	-	44	1,723	-	1,433	103	-	3,303
Other retail	33	389	106	-	-	1,575	1	131	2,202
SME treated as retail	34	-	-	-	-	6,922	-	107	7,029
Total Retail portfolios	35	389	150	1,723	-	9,930	104	238	12,534
Total	36	389	150	1,723	143	9,930	21,888	541	34,764

		Q2 2016							
Risk Weights		0%	20%	35%	50%	75%	100%	150%	Total
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	37	-	97	-	45	-	21,804	365	22,311
Sovereign	38	-	-	-	113	-	5	5	123
Bank	39	-	-	-	5	-	369	1	375
Total Wholesale portfolios	40	-	97	-	163	-	22,178	371	22,809
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	41	-	45	1,539	-	1,457	108	-	3,149
Other retail	42	407	104	-	-	1,599	-	134	2,244
SME treated as retail	43	-	-	-	-	6,701	-	113	6,814
Total Retail portfolios	44	407	149	1,539	-	9,757	108	247	12,207
Total	45	407	246	1,539	163	9,757	22,286	618	35,016

(1) Exposure amounts are net of all allowances for credit losses. Exposures reflect the risk weights of the guarantors, where applicable.

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

CORPORATE, SOVEREIGN AND BANK CREDIT EXPOSURE BY RISK CATEGORY UNDER AIRB APPROACH (1)

Corporate Sovereign Bank Exposures

(\$ millions)

Risk Profile	LINE #	Q2 2017					Q1 2017					Q4 2016					Q3 2016				
		Total		Total Exposure	Total		Total		Total Exposure	Total		Total		Total Exposure	Total		Total		Total Exposure	Total	
		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
Total investment grade	1	250,067	58,519	308,606	23.03%	15.46%	241,588	59,385	300,973	22.96%	15.53%	239,735	59,244	298,979	23.11%	15.88%	243,712	54,137	297,849	22.61%	15.44%
Non-investment grade	2	76,231	20,660	96,891	34.56%	66.55%	71,409	19,182	90,591	34.80%	67.38%	69,724	19,667	89,391	34.91%	67.27%	65,521	18,443	83,964	35.30%	69.24%
Watchlist	3	3,289	670	3,959	31.77%	122.93%	3,579	688	4,267	33.04%	127.46%	4,060	789	4,849	32.14%	126.31%	3,667	897	4,564	33.40%	137.76%
Default	4	1,251	226	1,477	39.22%	293.08%	1,020	168	1,188	37.63%	244.00%	1,253	187	1,440	36.33%	226.33%	1,156	153	1,309	38.13%	233.14%
	5	330,858	80,075	410,933			317,596	79,423	397,019			314,772	79,887	394,659			314,056	73,630	387,686		

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY UNDER AIRB APPROACH (1)

(\$ millions)

Risk Profile	Q2 2017						Q1 2017				Q4 2016				Q3 2016						
	Total			Total			Total		Total		Total		Total		Total			Total			
	Drawn	Undrawn	Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	
Residential Mortgages and HELOCs																					
Exceptionally low	6	14,618	10,112	24,730	25.15%	2.83%	13,838	9,862	23,700	24.98%	2.81%	14,203	9,611	23,814	24.88%	2.80%	15,854	10,073	25,927	24.88%	3.15%
Very low	7	29,922	469	30,391	14.28%	3.93%	29,730	449	30,179	13.70%	3.78%	30,741	459	31,200	13.69%	3.79%	39,360	501	39,861	14.61%	4.23%
Low	8	13,623	195	13,818	22.15%	14.71%	12,692	189	12,881	21.36%	13.82%	13,067	184	13,251	21.16%	13.85%	10,702	466	11,168	20.71%	15.51%
Medium	9	12,885	171	13,056	20.06%	40.70%	12,626	165	12,791	19.73%	40.27%	12,941	162	13,103	19.86%	40.25%	15,747	169	15,916	20.47%	39.36%
High	10	830	130	960	30.44%	162.59%	878	141	1,019	30.85%	164.39%	889	159	1,048	33.16%	175.61%	641	11	652	37.23%	169.62%
Default	11	662	1	663	37.63%	292.69%	656	1	657	37.06%	271.06%	642	1	643	37.72%	278.99%	659	1	660	49.58%	395.13%
	12	72,540	11,078	83,618			70,420	10,807	81,227			72,483	10,576	83,059			82,963	11,221	94,184		
Qualifying Revolving Retail																					
Exceptionally low	13	194	15,152	15,346	74.32%	1.69%	172	15,332	15,504	74.71%	1.70%	218	14,786	15,004	73.59%	1.67%	191	13,861	14,052	85.81%	2.11%
Very low	14	577	5,824	6,401	69.78%	4.73%	572	5,688	6,260	69.85%	4.77%	596	5,710	6,306	69.17%	4.75%	621	4,923	5,544	77.13%	4.82%
Low	15	2,964	4,401	7,365	70.80%	11.71%	2,935	4,420	7,355	70.88%	11.71%	2,977	4,438	7,415	70.81%	11.71%	3,076	4,548	7,624	76.08%	11.01%
Medium	16	2,683	1,682	4,365	81.88%	53.48%	2,653	1,724	4,377	81.66%	52.95%	2,644	1,857	4,501	81.16%	52.46%	2,797	1,392	4,189	88.55%	53.11%
High	17	574	168	742	76.42%	155.28%	563	162	725	75.32%	153.93%	565	168	733	75.30%	153.64%	309	146	455	80.78%	176.50%
Default	18	56	9	65	60.57%	757.08%	51	8	59	60.56%	378.17%	49	8	57	60.95%	360.89%	48	7	55	63.24%	310.89%
	19	7,048	27,236	34,284			6,946	27,334	34,280			7,049	26,967	34,016			7,042	24,877	31,919		
Other Retail and Retail SME																					
Exceptionally low	20	1,246	1,290	2,536	43.27%	4.93%	1,172	1,256	2,428	43.12%	4.92%	1,193	1,244	2,437	45.00%	5.15%	81	536	617	89.44%	10.09%
Very low	21	9,095	1,386	10,481	33.49%	9.25%	9,157	1,371	10,528	32.58%	9.01%	11,078	1,363	12,441	36.50%	10.09%	5,590	1,805	7,395	54.46%	15.47%
Low	22	10,863	1,132	11,995	60.99%	34.87%	10,745	1,071	11,816	60.19%	34.65%	11,235	1,047	12,282	59.29%	34.81%	8,669	1,068	9,737	72.04%	41.12%
Medium	23	8,169	286	8,455	48.50%	58.55%	8,227	273	8,500	48.16%	58.14%	8,583	274	8,857	49.54%	59.63%	6,825	279	7,104	63.78%	74.34%
High	24	691	89	780	82.94%	165.44%	683	78	761	83.07%	165.78%	666	61	727	84.38%	167.72%	331	41	372	121.71%	252.76%
Default	25	166	1	167	48.36%	532.92%	162	1	163	49.39%	275.36%	156	1	157	50.67%	296.62%	103	1	104	59.41%	359.51%
	26	30,230	4,184	34,414			30,146	4,050	34,196			32,911	3,990	36,901			21,599	3,730	25,329		

Recap of AIRB and Standardized Portfolios

Total AIRB wholesale credit exposure by risk ratings	27	330,858	80,075				317,596	79,423				314,772	79,887				314,056	73,630			
Retail AIRB credit exposure by portfolio and risk ratings																					
Residential mortgages	28	72,540	11,078				70,420	10,807				72,483	10,576				82,963	11,221			
Qualifying revolving retail	29	7,048	27,236				6,946	27,334				7,049	26,967				7,042	24,877			
Other retail and Retail SME	30	30,230	4,184				30,146	4,050				32,911	3,990				21,599	3,730			
Total Standardized portfolio	31	29,644	3,324				29,149	3,375				30,311	3,677				30,221	3,494			
Total Portfolio	32	470,320	125,897				454,257	124,989				457,526	125,097				455,881	116,952			

(1) Figures are adjusted exposure at default amounts (Post Credit Risk Mitigation) and Risk Weights are prior to the application of the Basel I Capital Floor.

WHOLESALE CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY UNDER AIRB APPROACH (1) (2)

Risk Profile (\$ millions except as noted)	LINE #						Q2 2017					Q1 2017				
		BMO Rating	PD Range	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	Exposure at Default	Average PD (%)	Exposure Weighted Average LGD%	RWA (3)	Exposure Weighted Average Risk weight	Exposure at Default	Average PD (%)	Exposure Weighted Average LGD%	RWA (3)	Exposure Weighted Average Risk weight	
Investment Grade	1	I-1	≤0.02%	Aaa	AAA	60,628	0.01%	0.35%	48	0.08%	57,003	0.01%	0.33%	40	0.07%	
	2	I-2	>0.02% to ≤0.03%	Aaa/ Aa1	AAA/AA+	13,664	0.03%	20.55%	945	6.91%	12,883	0.03%	22.44%	960	7.45%	
	3	I-3	>0.03% to ≤0.07%	Aa2/Aa3	AA/AA-	34,093	0.04%	22.67%	3,792	11.12%	31,852	0.04%	21.50%	3,653	11.47%	
	4	I-4	>0.07% to ≤0.11%	A1/A2/A3	A+/A-/A-	28,886	0.07%	25.87%	3,859	13.36%	29,747	0.07%	27.17%	4,247	14.28%	
	5	I-5	>0.11% to ≤0.19%	Baa1	BBB+	29,365	0.12%	34.51%	7,176	24.44%	29,144	0.12%	33.39%	7,037	24.14%	
	6	I-6	>0.19% to ≤0.32%	Baa2	BBB	40,102	0.21%	35.95%	13,397	33.41%	38,795	0.21%	33.74%	12,494	32.20%	
	7	I-7	>0.32% to ≤0.54%	Baa3	BBB-	44,831	0.33%	34.28%	17,959	40.06%	42,743	0.33%	35.02%	17,757	41.54%	
	8					251,569			47,176		242,167			46,188		
Non-investment grade	9	S-1	>0.54% to ≤0.91%	Ba1	BB+	45,535	0.70%	33.07%	25,398	55.78%	41,384	0.70%	33.15%	23,149	55.94%	
	10	S-2	>0.91% to ≤1.54%	Ba2	BB	29,596	1.07%	36.94%	21,573	72.89%	28,992	1.07%	36.59%	21,016	72.49%	
	11	S-3	>1.54% to ≤2.74%	Ba3	BB-	15,778	1.92%	35.14%	12,682	80.38%	14,589	1.91%	36.57%	12,226	83.80%	
	12	S-4	>2.74% to ≤5.16%	B1	B+	5,982	2.75%	32.63%	4,833	80.79%	5,626	2.76%	34.08%	4,650	82.66%	
	13					96,891			64,486		90,591			61,041		
Watchlist	14	P-1	>5.16% to ≤9.70%	B2	B	2,057	6.37%	29.61%	1,991	96.80%	2,179	6.28%	31.92%	2,236	102.64%	
	15	P-2	>9.70% to ≤18.23%	B3	B-	1,666	13.95%	33.46%	2,440	146.49%	1,835	13.80%	33.45%	2,720	148.22%	
	16	P-3	>18.23% to <100%	Caa1/Caa2/Caa3	CCC/CC	236	21.31%	38.74%	435	184.26%	253	21.10%	39.77%	482	190.85%	
	17					3,959			4,866		4,267			5,438		
Default	18	T-1, D-1 to D-2	100%			1,477	100.00%	39.22%	4,327	293.08%	1,188	100.00%	37.63%	2,899	244.00%	
	19					1,477			4,327		1,188			2,899		
Total	20					353,896			120,855		338,213			115,566		

(1) Figures are adjusted exposure at default amounts.

(2) External rating groups reflect the most predominant alignment of groups to PD Band.

(3) Prior to the application of the Basel I Capital Floor.

CREDIT QUALITY OF AIRB EXPOSURE - RETAIL PORTFOLIOS (1)

Risk Profile (\$ millions except as noted)		PD Range	Q2 2017										Q1 2017									
			EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD (%)	Exposure weighted-average LGD%	Exposure weighted-average risk weight %	RWA (7)	Expected Losses (EL)	EL adjusted Average Risk weight % (2)	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD (%)	Exposure weighted-average LGD%	Exposure weighted-average risk weight %	RWA (7)	Expected Losses (EL)	EL adjusted Average Risk weight % (2)		
Canadian Residential Mortgages and HELOCs																						
Insured Drawn and Undrawn (3)																						
Exceptionally low	21	<=0.05%	51,889	-	100.00%	0.00%	22.55%	0.00%	-	-	0.00%	53,493	-	100.00%	0.00%	22.53%	0.00%	-	-	0.00%		
Very low	22	>0.05% to <=0.20%	2,737	-	100.00%	0.08%	30.90%	19.46%	533	1	19.78%	2,814	-	100.00%	0.08%	30.90%	20.00%	563	1	20.32%		
Low	23	>0.20% to <=0.75%	147	-	100.00%	0.75%	20.02%	20.62%	30	-	22.49%	114	-	100.00%	0.75%	20.02%	20.62%	24	-	22.49%		
Medium	24	>0.75% to <=7.0%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%		
High	25	>7.0% to <=99.9%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%		
Default	26	100%	4	-	100.00%	100.00%	24.15%	301.89%	11	-	301.89%	3	-	100.00%	100.00%	24.74%	309.22%	10	-	309.22%		
	27		54,777	-	100.00%	0.01%	22.96%	1.05%	574	1	1.07%	56,424	-	100.00%	0.01%	22.94%	1.06%	597	1	1.08%		
Uninsured Undrawn (4)																						
Exceptionally low	28	<=0.05%	6,753	22,020	30.67%	0.04%	16.24%	1.92%	130	1	2.00%	6,712	21,697	30.94%	0.04%	16.22%	1.92%	129	1	2.00%		
Very low	29	>0.05% to <=0.20%	469	1,784	26.30%	0.15%	17.58%	5.57%	26	-	5.89%	449	1,756	25.55%	0.15%	17.48%	5.56%	25	-	5.88%		
Low	30	>0.20% to <=0.75%	18	24	74.22%	0.61%	18.00%	16.18%	3	-	17.55%	17	23	73.78%	0.61%	17.72%	15.92%	3	-	17.28%		
Medium	31	>0.75% to <=7.0%	98	590	16.53%	1.34%	16.17%	22.76%	22	-	25.38%	96	573	16.83%	1.46%	15.82%	23.12%	22	-	25.90%		
High	32	>7.0% to <=99.9%	6	40	14.29%	19.19%	16.16%	79.73%	5	-	118.49%	6	37	15.88%	20.33%	15.57%	77.99%	5	-	117.09%		
Default	33	100%	1	10	14.73%	100.00%	21.33%	221.03%	3	-	221.03%	1	11	10.48%	100.00%	20.73%	259.11%	3	-	259.11%		
	34		7,345	24,468	30.02%	0.10%	16.33%	2.57%	189	1	2.73%	7,281	24,097	30.22%	0.10%	16.29%	2.56%	187	1	2.72%		
Uninsured Drawn (5)																						
Exceptionally low	35	<=0.05%	12,909	-	0.04%	16.69%	2.13%	274	1	2.22%	12,225	-	-	0.05%	16.62%	2.12%	259	1	2.21%			
Very low	36	>0.05% to <=0.20%	29,922	-	0.12%	14.23%	3.91%	1,169	5	4.12%	29,731	-	-	0.12%	13.65%	3.76%	1,117	5	3.97%			
Low	37	>0.20% to <=0.75%	8,750	-	0.61%	13.64%	12.17%	1,065	7	13.20%	8,135	-	-	0.60%	12.23%	10.75%	875	6	11.66%			
Medium	38	>0.75% to <=7.0%	9,954	-	3.38%	13.85%	30.63%	3,049	42	35.94%	9,698	-	-	3.45%	13.18%	29.42%	2,853	40	34.55%			
High	39	>7.0% to <=99.9%	295	-	36.38%	14.26%	73.94%	218	15	134.52%	309	-	-	34.59%	14.50%	74.02%	229	14	132.14%			
Default	40	100%	162	-	100.00%	14.75%	159.84%	259	14	267.58%	170	-	-	100.00%	14.53%	172.33%	293	8	234.51%			
	41		61,992	-	1.13%	14.60%	9.73%	6,034	84	11.43%	60,268	-	-	1.16%	13.99%	9.33%	5,626	74	10.88%			
Qualifying Revolving Credit																						
Exceptionally low	42	<=0.05%	15,346	28,604	53.29%	0.03%	74.32%	1.69%	259	3	1.98%	15,504	28,588	53.91%	0.03%	74.71%	1.70%	263	4	1.99%		
Very low	43	>0.05% to <=0.20%	6,400	8,578	69.91%	0.11%	69.78%	4.73%	303	5	5.74%	6,259	8,305	70.52%	0.11%	69.85%	4.77%	299	5	5.80%		
Low	44	>0.20% to <=0.75%	7,365	10,719	53.82%	0.34%	70.80%	11.71%	862	18	14.77%	7,355	10,656	54.11%	0.34%	70.88%	11.71%	861	18	14.77%		
Medium	45	>0.75% to <=7.0%	4,365	2,443	85.16%	2.11%	81.88%	53.48%	2,334	77	75.52%	4,378	2,474	85.37%	2.10%	81.66%	52.95%	2,318	76	74.72%		
High	46	>7.0% to <=99.9%	743	257	89.28%	16.76%	76.42%	155.28%	1,153	92	309.50%	725	246	89.55%	17.12%	75.32%	153.93%	1,116	90	308.02%		
Default	47	100%	65	21	84.02%	100.00%	60.57%	757.08%	495	-	757.08%	59	19	83.98%	100.00%	60.56%	378.17%	223	22	845.18%		
	48		34,284	50,622	59.45%	0.93%	73.70%	15.77%	5,406	195	22.90%	34,280	50,288	59.89%	0.91%	73.88%	14.82%	5,080	215	22.64%		
Other Retail (6)																						
Exceptionally low	49	<=0.05%	10,004	8,671	71.32%	0.03%	44.37%	4.21%	421	1	4.38%	9,679	8,248	71.58%	0.03%	43.75%	4.12%	399	1	4.29%		
Very low	50	>0.05% to <=0.20%	10,490	2,107	93.57%	0.11%	33.49%	9.26%	971	4	9.75%	10,538	2,076	93.73%	0.11%	32.57%	9.02%	950	4	9.50%		
Low	51	>0.20% to <=0.75%	16,899	2,500	93.42%	0.38%	54.15%	30.28%	5,118	32	32.62%	16,431	2,394	93.46%	0.38%	53.82%	30.27%	4,974	31	32.82%		
Medium	52	>0.75% to <=7.0%	11,459	590	98.02%	2.07%	46.48%	62.77%	7,193	109	74.70%	11,496	584	97.92%	2.08%	46.30%	62.78%	7,217	109	74.68%		
High	53	>7.0% to <=99.9%	1,440	396	88.72%	21.42%	62.24%	182.60%	2,629	186	344.03%	1,466	398	88.82%	21.58%	61.47%	184.49%	2,705	187	343.62%		
Default	54	100%	663	3	99.66%	100.00%	46.03%	385.78%	2,560	165	696.80%	646	4	99.60%	100.00%	46.19%	297.91%	1,926	223	728.52%		
	55		50,955	14,267	88.92%	2.53%	46.37%	37.08%	18,892	497	49.28%	50,256	13,704	89.13%	2.55%	45.83%	36.16%	18,171	555	49.96%		
Total	56		209,353	89,357	81.71%	1.11%	34.26%	14.85%	31,095	778	19.50%	208,509	88,089	81.96%	1.11%	34.01%	14.22%	29,661	846	19.29%		

(1) Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses.

(2) EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

(3) Includes insured drawn and undrawn Canadian residential mortgages and home equity lines of credit (e.g. CMHC insured mortgages).

(4) Includes only uninsured undrawn Canadian residential mortgages and home equity lines of credit.

(5) Includes only uninsured drawn Canadian residential mortgages and home equity lines of credit.

(6) Includes all other retail exposures, such as drawn and undrawn retail exposures.

WHOLESALE CREDIT EXPOSURE BY RISK RATING UNDER AIRB APPROACH (1)

(Canadian \$ in millions)

(Canadian \$ in millions)

LINE #	Q2 2017							Q1 2017							
	Drawn			Undrawn			Total Exposures	Drawn			Undrawn			Total Exposures	
	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		
Total investment grade	1	22,832	93,679	133,576	3,908	51,447	3,164	308,606	20,436	88,692	132,460	4,611	51,480	3,294	300,973
Non-investment grade	2	4,650	69,435	2,146	450	20,157	53	96,891	4,559	64,938	1,912	410	18,721	51	90,591
Watchlist	3	13	3,275	1	5	665	-	3,959	28	3,550	1	4	684	-	4,267
Default	4	31	1,205	15	4	218	4	1,477	2	1,008	10	4	160	4	1,188
	5	27,526	167,594	135,738	4,367	72,487	3,221	410,933	25,025	158,188	134,383	5,029	71,045	3,349	397,019

(1) Figures are adjusted exposures at default amounts (Post Credit Risk Mitigation)

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK RATING UNDER AIRB APPROACH (2)

(Canadian \$ in millions)

		Q2 2017				Q1 2017			
		Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and retail small and medium-sized enterprises	Total exposures	Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and retail small and medium-sized enterprises	Total exposures
Risk profile (probability of default):									
Exceptionally Low ($\leq 0.05\%$)	6	24,730	15,346	2,536	42,612	23,700	15,504	2,428	41,632
Very low ($> 0.05\%$ to 0.20%)	7	30,391	6,401	10,481	47,273	30,179	6,260	10,528	46,967
Low ($> 0.20\%$ to 0.75%)	8	13,818	7,365	11,995	33,178	12,881	7,355	11,816	32,052
Medium ($> 0.75\%$ to 7.00%)	9	13,056	4,365	8,455	25,876	12,791	4,377	8,500	25,668
High ($> 7.00\%$ to 99.99%)	10	960	742	780	2,482	1,019	725	761	2,505
Default (100%)	11	663	65	167	895	657	59	163	879
	12	83,618	34,284	34,414	152,316	81,227	34,280	34,196	149,703

(2) Figures are adjusted exposures at default amounts (Post Credit Risk Mitigation)

Basel III Asset Classes	LINE #	Q2 2017		Q1 2017		Q4 2016		Q3 2016	
		Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)
Non-retail									
Total Corporate (incl specialized lending and corporate SMEs)	1	0.14%	0.58%	0.12%	0.53%	0.14%	0.54%	0.16%	0.59%
Sovereign	2	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%
Bank	3	0.00%	0.05%	0.00%	0.04%	0.00%	0.04%	0.00%	0.05%
Retail									
Residential retail incl. HELOCs	4	0.03%	0.24%	0.04%	0.26%	0.04%	0.24%	0.07%	0.44%
Other retail incl. SBE	5	0.39%	1.26%	0.42%	1.09%	0.44%	1.08%	0.50%	1.14%
Qualifying revolving retail	6	2.30%	3.10%	2.33%	3.20%	2.41%	3.05%	2.47%	3.05%

General

Expected loss (EL) rates which represent the loss rate predicted at the beginning of the most recent four quarter period are calculated using "through the cycle" risk parameters while actual loss rates are determined at a "point in time" and reflect more current economic conditions. "Through the cycle" parameters are conservatively estimated to include a long time horizon and as a result, actual losses may exceed expected losses during an economic downturn and may fall below expected losses during times of economic growth.

1. Non-retail actual and expected loss rates are measured as follows:

Actual loss rate represents the 'point in time' credit losses (change in specific allowance plus write-offs) less recoveries for the current and last three quarters divided by the quarterly average of outstandings for the same period beginning 15 months ago.

Expected loss rate is calculated using Basel III 'through the business cycle' parameters (PDxLGDxHAD) plus Best Estimate of Expected Loss for defaulted assets (BEEL), divided by outstanding balances at the beginning of the applicable four-quarter period.

2. Retail actual and expected loss rates are measured as follows:

Actual loss rate represents write-offs net of recoveries for the current and prior three quarters divided by the quarterly average of outstanding balances for the same period beginning 15 months ago.

Expected loss rate is calculated using Basel III parameters PDxLGDxHAD plus Best Estimate of Expected Losses for defaulted assets (BEEL) divided by outstanding balances at the beginning of the applicable four-quarter period.

For residential mortgages, actual loss rate also includes changes in specific allowances for the applicable four-quarter period.

Commentary**Non-Retail**

Corporate Portfolios – Actual losses for Q2 2017 continued to be low. EL remained stable reflecting overall benign environment.

Bank and Sovereign – Actual losses continued to be \$nil. EL remained stable.

Retail

Overall, the Actual loss rates for all retail asset classes are well below Expected loss rates. Actual loss rates remain relatively stable for all asset classes.

Expected loss rate for Residential Mortgage remains stable. Variation in QRRE asset classes EL quarter over quarter is mainly due to volume change and migration. EL for Other asset class increased slightly due to a conservative regulatory capital add-on for small business portfolio.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

Risk Profile (\$ millions except as noted)	LINE #	Q2 2017						Q1 2017					
		PD (1) (2)		LGD (3) (4)		EAD (5) (6)		PD (1) (2)		LGD (3) (4)		EAD (5) (6)	
		Average estimated %	Actual %	Average estimated %	Actual %	Estimated \$	Actual \$	Average estimated %	Actual %	Average estimated %	Actual %	Estimated \$	Actual \$
Wholesale													
Corporate including specialized lending	1	0.99%	0.62%	35.10%	29.88%	429	352	0.98%	0.50%	34.24%	25.41%	599	473
Corporate small and medium enterprises (SMEs)	2	1.38%	0.37%	37.08%	29.92%	76	72	1.52%	0.34%	36.07%	34.89%	58	52
Sovereign	3	0.11%	0.00%	13.02%	0.00%	-	-	0.13%	0.00%	13.07%	0.00%	-	-
Bank	4	0.35%	0.00%	15.68%	0.00%	-	-	0.37%	0.00%	16.11%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	1.03%	0.74%	25.18%	13.53%	285	285	1.08%	0.74%	25.71%	15.31%	271	271
HELOCs (8)	6	0.62%	0.56%	36.12%	20.02%	249	243	0.68%	0.60%	37.23%	20.55%	260	256
Qualifying revolving retail (QRR)	7	1.30%	1.16%	83.53%	77.75%	427	412	1.34%	1.17%	83.55%	78.04%	425	407
Other retail (excl. SMEs)	8	4.79%	4.62%	88.74%	79.42%	221	220	5.27%	5.09%	89.57%	79.96%	205	204
Retail SMEs	9	1.36%	1.08%	96.44%	79.06%	16	15	1.42%	1.08%	96.67%	79.84%	16	16

(1) Wholesale PDs are based on a borrower weighted average. There have been no Bank or Sovereign defaults in the past 12 months.

(2) Retail PD is based on account weighted average.

(3) Wholesale LGDs are expressed as an exposure weighted average.

(4) Retail LGD is based on weighted average of LGD eligible accounts.

(5) Wholesale EAD represented predicted vs. realized comparison for defaults in the previous 12 months. Term products are not included. No defaults in the Bank and Sovereign asset classes within the past 12 months.

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

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

(8) Investor-owned mortgage is included in Residential mortgage and HELOCs, but it is categorized in other retail class when calculating regulatory capital.

AIRB REGULATORY CAPITAL CHARGES FOR SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY RISK WEIGHTS

(\$ millions)		Q2 2017		Q1 2017		Q4 2016		Q3 2016		Q2 2016	
Traditional Securitizations	LINE	Exposure	Capital	Exposure	Capital	Exposure	Capital	Exposure	Capital	Exposure	Capital
Risk Weights	#	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required
Bank Assets											
7%	1	6,438	36	4,708	26	5,892	33	4,827	27	5,055	28
7.01% - 25%	2	2,007	14	2,194	16	421	4	370	3	-	-
25.01% - 50%	3	26	1	31	1	39	1	46	2	54	2
Greater than 50%	4	41	7	32	3	35	3	36	16	14	14
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6	8,512	58	6,965	46	6,387	41	5,279	48	5,123	44
Exposures Deducted:											
From Tier 1 Capital:											
Credit Card Receivables (3)	7	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	8	-	-	-	-	-	-	-	-	-	-
From Total Capital:											
Residential Mortgages	9	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	10	-	-	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	11	8,512	58	6,965	46	6,387	41	5,279	48	5,123	44
Third Party Assets											
7%	12	11,598	59	11,535	58	12,039	61	18,503	94	18,261	102
7.01% - 25%	13	5,819	48	4,823	40	4,730	39	5,246	42	4,877	39
25.01% - 50%	14	-	-	-	-	-	-	-	-	2	-
50.01% - 100%	15	114	9	110	9	113	9	122	9	118	9
Greater than 100%	16	-	-	-	-	-	-	-	-	-	-
Default	17	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	17,531	116	16,468	107	16,882	109	23,871	145	23,258	150
Exposures Deducted:											
From Total Capital:											
Collateralized Debt Obligations (AAA/R-1 (High) Securities)	19	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	20	-	-	-	-	-	-	-	-	-	-
Residential Mortgages (Uninsured)	21	-	-	-	-	-	-	-	-	-	-
Other Pool Type	22	-	-	-	-	-	-	-	-	-	-
Trading Securities Reclassified to AFS	23	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	24	-	-	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	25	17,531	116	16,468	107	16,882	109	23,871	145	23,258	150
Total Exposures	26	26,043	174	23,433	153	23,269	150	29,150	193	28,381	194

(1) Exposure amounts are on balance sheet values and the credit equivalent amount for off-balance sheet exposures.

(2) KIRB - IRB capital of underlying assets as though they had not been securitized.

(3) Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the investors' interest in Master Credit Card Trust II because the excess spread of the underlying portfolio has remained above the threshold at which capital charges would be incurred.

AIRB REGULATORY CAPITAL CHARGES FOR RESECURITIZATION EXPOSURES RETAINED OR PURCHASED BY RISK WEIGHTS

(\$ millions)		Q2 2017		Q1 2017		Q4 2016		Q3 2016	
Traditional Securitizations	LINE	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required
Risk Weights	#								
Bank Assets									
7%	1	-	-	-	-	-	-	-	-
7.01% - 25%	2	-	-	-	-	-	-	-	-
25.01% - 50%	3	-	-	-	-	-	-	-	-
Greater than 50%	4	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6	-	-	-	-	-	-	-	-
Exposures Deducted:									
From Tier 1 Capital:									
Credit Card Receivables (3)	7	-	-	-	-	-	-	-	-
Residential Mortgages	8	-	-	-	-	-	-	-	-
From Total Capital:									
Residential Mortgages	9	-	-	-	-	-	-	-	-
Total Exposures Deducted	10	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	11	-	-	-	-	-	-	-	-
Third Party Assets									
7%	12	-	-	-	-	-	-	-	-
7.01% - 25%	13	-	-	-	-	-	-	57	1
25.01% - 50%	14	-	-	-	-	-	-	6	-
50.01% - 100%	15	-	-	-	-	-	-	-	-
Greater than 100%	16	-	-	-	-	-	-	-	-
Default	17	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	-	-	-	-	-	-	63	1
Exposures Deducted:									
From Total Capital:									
Collateralized Debt Obligations (AAA/R-1 (High) Securities)	19	-	-	-	-	-	-	-	-
Commercial Mortgages	20	-	-	-	-	-	-	-	-
Montreal Accord Assets	21	-	-	-	-	-	-	-	-
Residential Mortgages (Uninsured)	22	-	-	-	-	-	-	-	-
Other Pool Type	23	-	-	-	-	-	-	-	-
Equipment Loans/Leases	24	-	-	-	-	-	-	-	-
Total Exposures Deducted	25	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	26	-	-	-	-	-	-	63	1
Total Exposures	27	-	-	-	-	-	-	63	1

(1) Exposure amounts are on balance sheet values and the credit equivalent amount for off-balance sheet exposures. Unrated positions and positions with ratings below investment-grade are deducted from capital.

(2) KIRB - IRB capital of underlying assets as though they had not been securitized.

(3) Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the investors' interest in Master Credit Card Trust II because the excess spread of the underlying portfolio has remained above the threshold at which capital charges would be incurred.

**AIRB REGULATORY CAPITAL CHARGES FOR TRADING SECURITIZATION EXCLUDING RESECURITIZATION EXPOSURES
RETAINED OR PURCHASED BY RISK WEIGHTS**

	LINE #	Q2 2017		Q1 2017		Q4 2016		Q3 2016	
		RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required
(\$ millions)									
Trading Securitizations Excluding Resecuritization Exposures									
Risk Weights									
Exposures Included In Risk-Weighted Assets									
7%	1	143	1	166	-	108	1	191	1
7.01% - 25%	2	104	1	48	-	36	-	17	-
25.01% - 50%	3	-	-	-	-	-	-	-	-
50.01% - 100%	4	-	-	2	-	-	-	-	-
Greater than 100%	5	9	2	-	-	-	-	-	-
Default	6	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital	7	-	-	-	-	-	-	-	-
Total Exposures excluding Resecuritization, net of deductions (1)	8	256	4	216	-	144	1	208	1
Exposures Deducted From Tier 1 Capital:									
Auto loans/leases	9	-	-	-	-	-	-	-	-
Credit card receivables	10	-	-	-	-	-	-	-	-
Residential mortgages (insured)	11	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	12	-	-	-	-	-	-	-	-
Commercial mortgages	13	-	-	-	-	-	-	-	-
Personal line of credit	14	-	-	-	-	-	-	-	-
Equipment loans/leases	15	-	-	-	-	-	-	-	-
Trade receivables	16	-	-	-	-	-	-	-	-
Corporate loans	17	-	-	-	-	-	-	-	-
Daily auto rental	18	-	-	-	-	-	-	-	-
Floorplan finance receivables	19	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	20	-	-	-	-	-	-	-	-
Other pool type	21	-	-	-	-	-	-	-	-
Total Trading Exposures excluding Resecuritization Deducted from Tier 1 Capital	22	-	-	-	-	-	-	-	-
Exposures Deducted from Total Capital:									
Auto loans/leases	23	-	-	-	-	-	-	-	-
Credit card receivables	24	-	-	-	-	-	-	-	-
Residential mortgages (insured)	25	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	26	-	-	-	-	-	-	-	-
Commercial mortgages	27	-	-	-	-	-	-	-	-
Personal line of credit	28	-	-	-	-	-	-	-	-
Equipment loans/leases	29	-	-	-	-	-	-	-	-
Trade receivables	30	-	-	-	-	-	-	-	-
Corporate loans	31	-	-	-	-	-	-	-	-
Daily auto rental	32	-	-	-	-	-	-	-	-
Floorplan finance receivables	33	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	34	-	-	-	-	-	-	-	-
Other pool type	35	-	-	-	-	-	-	-	-
Total Trading Exposures excluding Resecuritization Deducted from Total Capital	36	-	-	-	-	-	-	-	-
Total Trading Exposures Excluding Resecuritization	37	256	4	216	-	144	1	208	1

**AGGREGATE AMOUNT OF TRADING SECURITIZATION EXCLUDING RESECURITIZATION EXPOSURES RETAINED
OR PURCHASED BY EXPOSURE TYPE**

		Q2 2017 Exposure	Q1 2017 Exposure	Q4 2016 Exposure	Q3 2016 Exposure
(\$ millions except as noted)					
Asset Classes					
Auto loans/leases	38	116	52	55	49
Credit card receivables	39	80	79	60	103
Residential mortgages (insured)	40	10	6	21	-
Residential mortgages (uninsured)	41	-	-	-	1
Commercial mortgages	42	-	-	-	-
Personal line of credit	43	7	32	5	53
Equipment loans/leases	44	21	8	1	-
Trade receivables	45	-	-	-	-
Corporate loans	46	-	-	-	-
Daily auto rental	47	1	-	-	-
Floorplan finance receivables	48	5	37	-	1
Collateralized debt obligations (AAA/R-1 (high) securities)	49	-	-	-	-
Other pool type	50	16	2	2	1
Total Trading Securitization Excluding Resecuritization (1)	51	256	216	144	208

(1) Excluding Resecuritization Exposures of \$nil million in Q2 2017, \$66 million in Q1 2017, \$91 million in Q4 2016, and \$119 million in Q3 2016).

BASEL GLOSSARY

Adjusted EAD: Represents EAD that has been redistributed to a more favourable PD band or a different Basel Asset Class as a result of collateral (Credit Risk Mitigation - CRM). All AIRB disclosures aggregated into PD (probability of default) bands use Adjusted EAD values.

AIRB (Advanced Internal Ratings Based 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 model to measure credit risk capital requirements, subject to regulatory approval. OSFI has indicated that it expects the largest Canadian Banks to adopt the AIRB approach.

Basel I Capital Floor: A capital floor based on the Basel I standardized approach is calculated by banks using advanced approaches for credit risk or operational risk, as prescribed by OSFI in CAR.

Capital Adequacy Requirements (CAR): OSFI's Capital Adequacy Requirements guideline dated December 2014.

Commitments (Undrawn): The EAD on the difference between the authorized and drawn amounts (e.g., the unused portion of a line of credit) before adjustments for credit risk mitigation.

Credit Equivalent Amount (CEA) on Undrawn: An estimate of the amount of credit risk exposure on off-balance items under the Standardized Approach for credit risk.

Drawn: The amount of funds invested or advanced to a customer. Does not include adjustments for credit risk mitigation.

Exposure at Default (EAD): EAD for on-balance sheet amounts represents outstandings, grossed up by specific provisions and write-offs. EAD for Off balance sheet and Undrawn are estimates.

Exposure at Default OTC Derivatives: Represent the net gross positive replacement costs plus the potential credit exposure amount.

Exposure Weighted Average LGD represents the $(\sum (\text{Adjusted EAD of each exposure} \times \text{its LGD}))$ divided by the total Adjusted EAD.

Exposure Weighted Average Risk Weight is the $(\sum \text{pre-scaled RWA for each exposure} / \text{Total Adjusted EAD})$.

Grandfathered Equity Securities in the Banking Book: Under Basel II, OSFI exempts equity investments held as of October 31, 2007 from the AIRB approach for a period of 10 years starting November 1, 2007 to October 31, 2017. During that time, these "grandfathered" holdings will be risk weighted at 100%.

HELOCs: Home Equity Lines of Credit comprise lines of credit secured by equity in a residential property.

OSFI: Office of the Superintendent of Financial Institutions.

Other Off Balance Sheet Items: All off-balance sheet arrangements other than derivatives and undrawn commitments such as Standby Letters of Credit and Documentary Credits.

QRR (Qualifying Revolving Retail): Includes exposures that are revolving, unsecured and uncommitted to individuals up to a maximum amount of \$125,000 to a single individual.

Repo Style Transactions: Includes repurchase and reverse repurchase agreements and securities lending and borrowing.

Scaling Factor: The scaling factor is applied to the risk weighted assets amount for credit risk assessed under the AIRB approach. The objective of the scaling factor is to broadly maintain the aggregate level of Basel I minimum capital requirements, while also providing incentives to adopt the more advanced risk-sensitive approaches.

Standardized Approach: This approach is the least complicated of the range of options available to banks to measure credit risk capital requirements. This option allows banks to measure credit risk capital requirements by multiplying exposures by defined percentages based on the exposures product type and external credit rating (if applicable).