BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended - April 30, 2023

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

NOTES TO USERS

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

Additional financial information is also available in the Q2 2023 Supplementary Financial Information, and the Q2 2023 Investor Presentation which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated n.a. were not applicable.

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

Changes
The domestic implementation of Basel III Reforms related to capital, leverage, liquidity and disclosure requirements began to take effect in the second quarter of 2023. Capital changes include revised rules for credit risk and operational risk, which took effect on February 1, 2023. Impacted disclosures have been updated to reflect the change prospectively. Prior periods have not been recast. Revisions related to market risk and credit valuation adjustment risk will take effect in the first quarter of 2024.

In December 2022, OSFI announced an increase in the range of the Domestic Stability Buffer (DSB) from its current 0% to 2.5% to 0% to 4% of total risk-weighted assets. Effective February 1, 2023, OSFI increased the DSB level by 50 basis points, to 3% of D-SIBs' total risk-weighted assets.

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

In March 2020, OSFI's letter to Federally Regulated Deposit-Taking Institutions (DTIs) introduced an adjustment to Common Equity Tier 1 (CET1) capital for Expected Credit Loss (ECL) provisioning. The adjustment to CET1 capital is measured each quarter as the increase in Stage 1 and Stage 2 allowances relative to January 31, 2020. The increased amount is adjusted for tax effects and subject to a scaling factor. The scaling factor was set at 70% in fiscal 2020, 50% in fiscal 2021 and 25% in fiscal 2022. Effective Q1 2023, the adjustment for ECL provisioning is no longer applicable.

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

Tables and Templates		Frequency	Q2 2023 Supplementary Financial Information	Q2 2023 Supplementary Regulatory Capital Information	2022 Annual MD&A	2022 Annual Financial Statements
			Page Reference			
Overview of Risk Management, Key Prudential Metrics and RWA	KM2 - Key metrics - TLAC requirements	Quarterly		7		
	OVA - Bank risk management approach	Annual			65-71, 73-113	
	OV1 - Overview of RWA	Quarterly		11-12		
Linkages between Financial Statements and Regulatory Exposures	LI1 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly		13		
	LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		14		
	LIA - Explanations of differences between accounting and regulatory exposure amounts	Annual		13-14	114-115	186-192
Composition of Capital and TLAC	CCA - Main features of regulatory capital instruments and other TLAC - eligible instruments *(1)*	Quarterly				
	CC1 - Composition of regulatory capital	Quarterly		3-4		
	CC2 - Reconciliation of regulatory capital to balance sheet	Quarterly		5		
	TLAC1 - TLAC composition	Quarterly		8		
	TLAC2 - Material subgroup entity - creditor ranking at legal entity level	Not applicable to BMO				
	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		9		
Leverage Ratio	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		10		
	LR2 - Leverage ratio common disclosure	Quarterly		10		
Credit Risk	CRA - General qualitative information about credit risk	Annual			77-83	
	CR1 - Credit quality of assets	Quarterly		15		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		16		
	CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		15	114	149, 155-161
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	26-33	15, 37-40		
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			83-85, 89	173, 187
	CR3 - Credit risk mitigation techniques - overview	Quarterly		17		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		21-24	86-87	
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		18-20		
	CR5 - Standardized approach - exposures by asset classes and risk weights	Quarterly		21-24		
	CRE - Qualitative disclosures related to IRB models	Annual		37-38	85-87, 106-107	
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		25-35		
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Quarterly	Impact is immaterial and has been disclosed in page 37, footnote 3.			
	CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		36		
	CR9 - IRB - Backtesting of probability of default (PD) per portfolio *(2)*	Annual			86-87, 107	
	CR10 - IRB (specialized lending and equities under the simple risk-weight method)	Not applicable to BMO				
Counterparty Credit Risk	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			83-84, 99	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		41		
	CCR2 - Credit valuation adjustment (CVA) capital charge	Quarterly		42		
	CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		43-45		
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		46-51		
	CCR5 - Composition of collateral for CCR exposure	Quarterly		52		
	CCR6 - Credit derivatives exposures	Quarterly		53		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)	Not applicable to BMO				
	CCR8 - Exposures to central counterparties	Quarterly		54		
Securitization	SECA - Qualitative disclosure requirements related to securitization exposures	Annual			71-72, 85	146, 150-151, 163-166
	SEC1 - Securitization exposures in the banking book	Quarterly		57-59		
	SEC2 - Securitization exposures in the trading book	Quarterly		60-62		
	SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		63-65		
	SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		66-68		
Market Risk	MRA - Qualitative disclosure requirements related to market risk	BMO has deferred these disclosures as allowed per OSFI's Pillar 3 guidance issued April 2017				
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)					
	MR1 - Market risk under standardized approach					
	MR2 - RWA flow statements of market risk exposures under an IMA					
	MR3 - IMA values for trading portfolios					
	MR4 - Comparison of VaR estimates with gains/losses					
Operational Risk	General qualitative information on a bank's operational risk framework	Annual			104-107	
Interest Rate Risk in the Banking Book	Qualitative disclosures on IRRBB	Annual			92-93	
	Quantitative disclosures on IRRBB	Annual			93	
Macroprudential supervisory measures	GSIB1 - Disclosure of global systemically important bank (G-SIB) indicators (3)	Annual	Disclosed in the Q1 2023 Report to Shareholders, pages 32-33.			
Liquidity	LIQ1: Liquidity Coverage Ratio (LCR)	Quarterly	Disclosed in the Q2 2023 Report to Shareholders, page 46.			
	LIQ2: Net Stable Funding Ratio (NSFR)	Quarterly	Disclosed in the Q2 2023 Report to Shareholders, page 47.			

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

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

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

CC1 - COMPOSITION OF REGULATORY CAPITAL *(1)*

BMO Financial Group

	($ millions except as noted)	Cross reference *(2)*	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
	Common Equity Tier 1 Capital: instruments and reserves						
1	Directly issued qualifying common share capital plus related stock surplus	a+b	22,389	21,972	18,061	17,707	17,356
2	Retained earnings	c	44,143	44,238	45,117	41,653	41,275
3	Accumulated other comprehensive income (and other reserves)	d	2,576	1,746	1,552	1,926	1,253
4	*Directly issued capital subject to phase out from CET1*		n.a.	n.a.	n.a.	n.a.	n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
6	**Common Equity Tier 1 Capital before regulatory adjustments**		69,108	67,956	64,730	61,286	59,884
	Common Equity Tier 1 Capital: regulatory adjustments						
7	Prudential valuation adjustments		120	121	125	134	119
8	Goodwill (net of related tax liability)	e+f-g	15,808	5,073	5,092	4,825	4,824
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	4,053	1,989	1,809	1,737	1,826
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	8	6	7	3	1
11	Cash flow hedge reserve	l	(3,888)	(3,770)	(5,128)	(2,508)	(2,974)
12	Shortfall of provisions to expected losses	m	-	-	-	-	-
13	Securitization gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		771	601	1,204	881	420
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	821	821	886	900	1,026
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	11	-	-	-	-
17	Reciprocal cross holdings in common equity		-	-	-	-	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
20	Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
22	Amount exceeding the 15% threshold		-	-	-	-	-
23	of which: significant investments in the common stock financials		-	-	-	-	-
24	of which: mortgage servicing rights		-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences		-	-	-	-	-
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI *(3)*		-	-	(156)	(150)	(133)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
28	**Total regulatory adjustments to Common Equity Tier 1 Capital**		17,704	4,841	3,839	5,822	5,109
29	**Common Equity Tier 1 Capital (CET1)**		51,404	63,115	60,891	55,464	54,775
29a	**Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied *(3)***		n.a.	n.a.	60,735	55,314	54,642
	Additional Tier 1 Capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	q	6,958	6,958	6,308	5,308	5,208
31	of which: classified as equity under applicable accounting standards		6,958	6,958	6,308	5,308	5,208
32	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
33	*Directly issued capital instruments subject to phase out from Additional Tier 1*		n.a.	n.a.	n.a.	n.a.	n.a.
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		-	-	-	-	-
35	*of which: instruments issued by subsidiaries subject to phase out*		n.a.	n.a.	n.a.	n.a.	n.a.
36	**Additional Tier 1 Capital before regulatory adjustments**		6,958	6,958	6,308	5,308	5,208
	Additional Tier 1 Capital: regulatory adjustments						
37	Investments in own Additional Tier 1 instruments	r	5	7	-	10	6
38	Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	s	78	78	78	78	78
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
41a	of which: Reverse mortgages		-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
43	**Total regulatory adjustments applied to Additional Tier 1 Capital**		83	85	78	88	84
44	**Additional Tier 1 Capital (AT1)**		6,875	6,873	6,230	5,220	5,124
45	**Tier 1 Capital (T1 = CET1 + AT1)**		58,279	69,988	67,121	60,684	59,899
45a	**Tier 1 Capital with transitional arrangements for ECL provisioning not applied *(3)***		n.a.	n.a.	66,965	60,534	59,766
	Tier 2 Capital: instruments and provisions						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	t	8,049	8,009	8,003	7,296	7,242
47	*Directly issued capital instruments subject to phase out from Tier 2 Capital*		n.a.	n.a.	n.a.	n.a.	n.a.
48	Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)		-	-	-	-	-
49	*of which: instruments issued by subsidiaries subject to phase out*		n.a.	n.a.	n.a.	n.a.	n.a.
50	General allowances	u	1,037	438	235	203	248
51	**Tier 2 Capital before regulatory adjustments**		9,086	8,447	8,238	7,499	7,490

(1) Row numbering, as per OSFI May 2018 advisory, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Banks are required to maintain the same row numbering per OSFI advisory. Where there is no value in a row, institutions should report n.a. or nil and the row number must not change.

(2) Cross reference to CC2 - Reconciliation of Regulatory Capital to Balance Sheet (page 5).

(3) Represents the transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020 applying a scaling factor. Effective Q1 2023, the adjustment for ECL provisioning is no longer applicable.

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

	($ millions except as noted)	Cross reference	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
	Tier 2 Capital: regulatory adjustments						
52	Investments in own Tier 2 instruments	v	17	29	-	-	1
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	w	50	50	50	50	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	**Total regulatory adjustments to Tier 2 Capital**		67	79	50	50	51
58	**Tier 2 Capital (T2)**		9,019	8,368	8,188	7,449	7,439
59	**Total Capital (TC = T1 + T2)**		67,298	78,356	75,309	68,133	67,338
60	**Total Risk-Weighted Assets *(2)***		419,994	347,454	363,997	351,711	342,287
60a	**Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)**		2,727	n.a.	n.a.	n.a.	n.a.
	Capital Ratios						
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		12.2%	18.2%	16.7%	15.8%	16.0%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		n.a.	n.a.	16.7%	15.7%	16.0%
62	Tier 1 (as percentage of risk-weighted assets)		13.9%	20.1%	18.4%	17.3%	17.5%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		n.a.	n.a.	18.4%	17.2%	17.5%
63	Total Capital (as percentage of risk-weighted assets)		16.0%	22.6%	20.7%	19.4%	19.7%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		n.a.	n.a.	20.7%	19.4%	19.7%
64	Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	8.0%	8.0%
65	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
66	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
67a	of which: D-SIB buffer		1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)		12.2%	18.2%	16.7%	15.8%	16.0%
	OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))						
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
	Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	1,622	1,217	1,005	1,108	1,048
73	Significant investments in the common stock of financials	c1	2,457	2,362	2,206	2,124	2,092
74	Mortgage servicing rights (net of related tax liability)	d1	97	36	38	35	36
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	4,084	2,138	2,056	1,685	1,581
	Applicable caps on the inclusion of provisions in Tier 2						
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		759	67	65	109	107
77	Cap on inclusion of provisions in Tier 2 under standardized approach		759	67	65	109	107
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,181	2,045	2,063	1,977	1,947
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		278	371	326	244	274

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

(2) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. Total RWA is increased by a floor adjustment amount, which is calculated based on the Standardized methodology. At April 30 2023, a Basel Capital Floor adjustment of nil ($10,803 million at January 31, 2023, $12,598 at October 31, 2022, $2,544 at July 31, 2022, and $7,848 at April 30, 2022) was applied to the Bank's RWA.

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CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

($ millions)	LINE #	Balance sheet as in Report to Shareholders Q2 2023	Under regulatory scope of consolidation *(1)* Q2 2023	Cross Reference *(2)*
Assets				
Cash and Cash Equivalents	1	68,495	68,439	
Interest Bearing Deposits with Banks	2	5,275	5,266	
Securities	3	315,956	306,828	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4		11	p
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5		5	r
Investments in own Tier 2 instruments not derecognized for accounting purposes	6		17	v
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities *(3)*	7		34,480	a1
Significant investments in the common stock of financials exceeding regulatory thresholds *(4)*	8		-	
Significant investments in the common stock of financials not exceeding regulatory thresholds *(4)*	9		2,457	c1
Goodwill embedded in significant investments	10		57	e
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	11		78	s
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	12		50	w
Securities Borrowed or Purchased Under Resale Agreements	13	118,575	118,575	
Loans				
Residential mortgages	14	166,733	166,733	
Consumer instalment and other personal	15	104,357	104,357	
Credit cards	16	11,063	11,063	
Business and government	17	355,972	355,658	
Allowance for credit losses	18	(3,350)	(3,350)	
Transitional arrangements for capital treatment of ECL provisioning included in CET1	19		-	
Allowance reflected in Tier 2 regulatory capital	20		(1,037)	u
Shortfall of provisions to expected loss	21		-	m
Total net loans	22	634,775	634,461	
Other Assets				
Derivative instruments	23	31,960	31,959	
Customers' liability under acceptances	24	10,591	10,591	
Premises and equipment	25	6,111	6,017	
Goodwill	26	16,025	16,025	f
Intangible assets	27	5,158	5,158	h
Current tax assets	28	2,127	2,107	
Deferred tax assets	29	2,369	2,380	
Deferred tax assets excluding those arising from temporary differences	30		11	j
Deferred tax assets arising from temporary differences	31		5,669	
of which: exceeding regulatory thresholds	32		-	
of which: not exceeding regulatory thresholds	33		5,669	e1
Other	34	33,474	29,994	
Defined-benefit pension fund net assets	35		1,179	n
Mortgage servicing rights	36		97	
of which: exceeding regulatory thresholds	37		-	
of which: not exceeding regulatory thresholds	38		97	d1
Total Assets	39	1,250,891	1,237,800	

	LINE #	Balance sheet as in Report to Shareholders Q2 2023	Under regulatory scope of consolidation *(1)* Q2 2023	Cross Reference *(2)*
Liabilities and Equity				
Deposits	40	875,443	875,443	
Other Liabilities				
Derivative instruments	41	41,802	41,622	
Acceptances	42	10,591	10,591	
Securities sold but not yet purchased	43	45,302	45,302	
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities *(3)*	44		32,858	b1
Securities lent or sold under repurchase agreements	45	105,179	105,179	
Securitization and structured entities' liabilities	46	25,759	25,759	
Other	47	62,535	49,624	
Deferred tax liabilities related to goodwill	48		274	g
Deferred tax liabilities related to intangibles	49		1,105	i
Deferred tax liabilities related to defined-benefit pension fund net assets	50		358	o
Deferred tax liabilities related to deferred tax assets excluding those arising from temporary differences	51		3	k
Deferred tax liabilities related to deferred tax assets arising from temporary differences	52		1,585	f1
Total other liabilities	53	291,168	278,077	
Subordinated Debt				
Subordinated debt	54	8,195	8,195	
Directly issued qualifying subordinated debt	55		8,049	t
Directly issued subordinated debt subject to phase out	56		-	
Equity				
Preferred shares and other equity instruments	57	6,958	6,958	
Directly issued qualifying Additional Tier 1 instruments	58		6,958	q
Directly issued Additional Tier 1 instruments subject to phase out	59		-	
Common shares	60	22,062	22,062	a
Contributed surplus	61	327	327	b
Retained earnings	62	44,143	44,143	c
Accumulated other comprehensive income	63	2,576	2,576	d
of which: Cash flow hedges	64		(3,888)	l
Total shareholder's equity	65	76,066	76,066	
Non-controlling interest in subsidiaries	66	19	19	
Total Equity	67	76,085	76,085	
Total Liabilities and Equity	68	1,250,891	1,237,800	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company ($14,753 million assets and $1,722 million equity) covers the development and marketing of individual life, critical illness and annuity products as well as segregated funds. It also offers group creditor and travel insurance to bank customers in Canada. BMO Reinsurance Limited ($229 million assets and $119 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

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

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

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

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL

BMO Financial Group

($ millions)	LINE #	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Common Equity Tier 1 Capital						
Opening Balance	1	63,115	60,891	55,464	54,775	47,610
New capital issues	2	-	3,893	354	358	3,428
Redeemed capital or Treasury Shares	3	(10)	—	(2)	(4)	(15)
Gross dividends and distributions (deduction)	4	(1,147)	(1,053)	(1,017)	(985)	(946)
Net Income	5	1,059	247	4,483	1,365	4,756
Removal of own credit spread (net of tax)	6	(170)	603	(323)	(461)	(621)
Movements in other comprehensive income						
Currency translation differences	7	763	(827)	2,034	(102)	258
Fair value through other comprehensive income securities	8	6	136	(199)	(11)	(232)
Other *(1)*	9	179	(474)	411	320	982
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(12,799)	(161)	(339)	88	(57)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	(2)	1	(4)	(2)	13
Prudential valuation adjustments	12	1	4	9	(15)	(11)
Other *(2)*	13	409	(145)	20	138	(390)
Closing Balance	14	51,404	63,115	60,891	55,464	54,775
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	6,873	6,230	5,220	5,124	4,871
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	-	650	1,000	500	750
Redeemed capital	17	-	-	—	(400)	(500)
Other, including regulatory adjustments and transitional arrangements *(3)*	18	2	(7)	10	(4)	3
Closing Balance	19	6,875	6,873	6,230	5,220	5,124
Total Tier 1 Capital	20	58,279	69,988	67,121	60,684	59,899
Tier 2 Capital						
Opening Balance	21	8,368	8,188	7,449	7,439	8,569
New Tier 2 eligible capital issues	22	-	-	750	-	-
Redeemed capital	23	-	-	-	-	(850)
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements *(4)*	25	651	180	(11)	10	(280)
Closing Balance	26	9,019	8,368	8,188	7,449	7,439
Total Regulatory Capital	27	67,298	78,356	75,309	68,133	67,338

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

(2) Includes: Capital deductions for expected loss in excess of allowances, defined benefit pension assets (net of related deferred tax liability), investment in own shares, Unsettled non-DvP trades 5 days late or more, changes in contributed surplus, threshold deductions and transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020.

(3) Includes: Changes in non-qualifying capital instruments.

(4) Includes: Changes in non-qualifying capital instruments and eligible allowances.

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

	LINE #	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Bank of Montreal Mortgage Corporation *(1)*						
Common Equity Tier 1 ratio	1	19.8%	17.3%	18.5%	18.3%	19.2%
Tier 1 ratio	2	19.8%	17.3%	18.5%	18.3%	19.2%
Total capital ratio	3	19.8%	17.3%	18.5%	18.3%	19.2%
BMO Harris Bank N.A. *(2)*						
Tier 1 ratio	4	11.1%	13.8%	11.1%	11.5%	11.8%
Total capital ratio	5	12.3%	14.9%	12.2%	12.6%	13.0%

(1) Effective Q2 2023, calculated using the OSFI Basel III Reforms guidelines.

(2) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Harris N.A.'s calendar quarter ends: March 2023, December 2022, September 2022, June 2022 and March 2022.

BMO Financial Group

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

	($ millions except as noted)	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
		a	b	c	d	e
1	Total loss-absorbing capacity (TLAC) available	113,478	129,237	120,663	112,534	105,140
1a	Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	n.a.	n.a.	120,663	112,534	105,140
2	Total RWA at the level of the resolution group	419,994	347,454	363,997	351,711	342,287
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	27.0 %	37.2 %	33.1 %	32.0 %	30.7 %
3a	TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	n.a.	n.a.	33.1 %	32.0 %	30.7 %
4	Leverage ratio exposure measure at the level of the resolution group	1,371,512	1,181,914	1,189,990	1,144,101	1,111,094
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.3 %	10.9 %	10.1 %	9.8 %	9.5 %
5a	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) (%)	n.a.	n.a.	10.1 %	9.8 %	9.5 %
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.	n.a.

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

(2) In March 2020, OSFI announced transitional arrangements for the capital treatment of ECL provisioning applying a scaling factor. Lines 1, 3 and 5 incorporate these transitional arrangements subject to a scaling factor of 25% in fiscal 2022. Lines 1a, 3a and 5a represent TLAC available with transitional arrangements for ECL provisioning not applied. Effective Q1 2023, the adjustment for ECL provisioning is no longer applicable.

TLAC1 - TLAC COMPOSITION *(1)*

	($ millions except as noted)	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
		a	b	c	d	e
	Regulatory capital elements of TLAC and adjustments					
1	Common Equity Tier 1 capital (CET1)	51,404	63,115	60,891	55,464	54,775
2	Additional Tier 1 capital (AT1) before TLAC adjustments	6,875	6,873	6,230	5,220	5,124
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	6,875	6,873	6,230	5,220	5,124
6	Tier 2 capital (T2) before TLAC adjustments	9,019	8,368	8,188	7,449	7,439
7	Amortized portion of T2 instruments where remaining maturity > 1 year	-	-	-	-	-
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9	Other adjustments	-	-	-	-	-
10	T2 instruments eligible under the TLAC framework	9,019	8,368	8,188	7,449	7,439
11	TLAC arising from regulatory capital	67,298	78,356	75,309	68,133	67,338
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	46,232	50,997	45,554	44,568	37,889
14	Of which: amount eligible as TLAC after application of the caps	-	-	-	-	-
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	-	-	-	-
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	-	-	-	-	-
17	TLAC arising from non-regulatory capital instruments before adjustments	46,232	50,997	45,554	44,568	37,889
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	113,530	129,353	120,863	112,701	105,227
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	-	-	-	-	-
20	Deduction of investments in own other TLAC liabilities	(52)	(116)	(200)	(167)	(87)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	113,478	129,237	120,663	112,534	105,140
	Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	419,994	347,454	363,997	351,711	342,287
24	Leverage exposure measure	1,371,512	1,181,914	1,189,990	1,144,101	1,111,094
	TLAC ratios and buffers					
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	27.0 %	37.2 %	33.1 %	32.0 %	30.7 %
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.3 %	10.9 %	10.1 %	9.8 %	9.5 %
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	7.7 %	13.7 %	12.2 %	11.3 %	11.5 %
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	Of which: capital conservation buffer	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
30	Of which: bank specific countercyclical buffer	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
31	Of which: D-SIB / G-SIB buffer	1.0 %	1.0 %	1.0 %	1.0 %	1.0 %

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

BMO Financial Group

TLAC3 - RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL *(1)* ($ millions)		Q2 2023						
		Creditor ranking						Sum
		1 (most junior)	2	3	4	5	6 (most senior)	1 to 6
1	Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt *(2)*	Other liabilities *(3)*	
2	Total capital and liabilities net of credit risk mitigation	22,062	3,300	3,658	8,685	60,141	-	97,846
3	Subset of row 2 that are excluded liabilities	9	3	3	168	42	-	225
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	22,053	3,297	3,655	8,517	60,099	-	97,621
5	Subset of row 4 that are potentially eligible as TLAC	22,053	3,297	3,655	8,517	47,923	-	85,445
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	15,459	-	15,459
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	25,590	-	25,590
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,825	1,444	-	8,269
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	2,997	1,692	5,430	-	10,119
10	Subset of row 5 that is perpetual securities	22,053	3,297	658	-	-	-	26,008

(1) Instruments are reported at nominal values.

(2) Under the Bail-in Regime, Bail-in Debt, which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion, in whole or in part, into common shares under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

(3) Completion of this column is not required by OSFI at this time.

LR1 - SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

BMO Financial Group

	($ millions)	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
1	Total consolidated assets as per published financial statements	1,250,891	1,145,706	1,139,199	1,068,338	1,041,565
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(13,041)	(12,821)	(11,430)	(11,840)	(11,749)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(9,321)	(10,190)	(9,807)	(6,974)	(7,015)
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
5	Adjustments for derivative financial instruments	(772)	(168)	(11,227)	1,567	3,681
6	Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	931	1,246	5,742	9,381	10,874
7	Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	160,611	161,082	162,968	153,708	145,033
8	Other adjustments *(1)*	(17,787)	(102,941)	(85,455)	(70,079)	(71,295)
9	**Leverage Ratio Exposure Measure**	**1,371,512**	**1,181,914**	**1,189,990**	**1,144,101**	**1,111,094**

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

		Leverage ratio framework				
	($ millions except as noted)	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) *(1)*	1,077,993	872,256	874,024	836,519	803,792
2	Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	(6,901)	(7,301)	(9,606)	(6,570)	(5,689)
4	(Asset amounts deducted in determining transitional Tier 1 capital)	(17,787)	(4,326)	(2,870)	(5,179)	(4,907)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	**1,053,305**	**860,629**	**861,548**	**824,770**	**793,196**
Derivative exposures						
6	Replacement cost associated with all derivative transactions *(2)*	20,869	22,219	28,697	28,818	35,460
7	Add-on amounts for potential future exposure associated with all derivative transactions *(3)*	24,067	23,757	23,261	23,600	25,331
8	(Exempted central counterparty-leg of client cleared trade exposures)	(7,137)	(5,734)	(5,678)	(4,712)	(5,712)
9	Adjusted effective notional amount of written credit derivatives	56,233	45,333	43,117	36,745	34,886
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(55,944)	(45,149)	(42,862)	(36,600)	(34,775)
11	**Total derivative exposures (sum of lines 6 to 10)**	**38,088**	**40,426**	**46,535**	**47,851**	**55,190**
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	121,057	121,944	116,311	111,014	108,757
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(8,429)	(7,862)	(7,464)	(6,458)	(5,863)
14	Counterparty credit risk (CCR) exposure for SFTs	6,880	5,695	10,091	13,216	14,781
15	Agent transaction exposures	-	-	-	-	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**119,508**	**119,777**	**118,938**	**117,772**	**117,675**
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	500,878	472,387	479,297	464,540	445,368
18	(Adjustments for conversion to credit equivalent amounts)	(340,267)	(311,305)	(316,328)	(310,832)	(300,335)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**160,611**	**161,082**	**162,969**	**153,708**	**145,033**
Capital and Total Exposures						
20	**Tier 1 capital**	**58,279**	**69,988**	**67,121**	**60,684**	**59,899**
20a	**Tier 1 Capital with transitional arrangements for ECL provisioning not applied**	**n.a.**	**n.a.**	**66,965**	**60,534**	**59,766**
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	**1,371,512**	**1,181,914**	**1,189,990**	**1,144,101**	**1,111,094**
Leverage Ratios						
22	**Basel III leverage ratio**	**4.2%**	**5.9%**	**5.6%**	**5.3%**	**5.4%**
22a	**Leverage ratio with transitional arrangements for ECL provisioning not applied**	**n.a.**	**n.a.**	**5.6%**	**5.3%**	**5.4%**

(1) The exclusion of central bank reserves announced by OSFI in April 2020 is no longer applicable from Q2 2023 onwards.
(2) Represents replacement cost after applying alpha equal to 1.4.
(3) Represents potential future exposure after applying alpha equal to 1.4.

BMO Financial Group

RISK-WEIGHTED ASSETS BY OPERATING GROUPS

($ millions)	LINE #	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Canadian Personal and Commercial Banking	1	106,502	105,549	110,994	110,496	105,059
U.S. Personal and Commercial Banking	2	165,542	90,065	99,701	95,168	92,188
BMO Wealth Management	3	31,799	27,173	27,021	26,475	26,058
BMO Capital Markets	4	93,218	98,072	98,380	102,632	98,215
Corporate Services, including Technology and Operations	5	22,933	26,595	27,901	16,940	20,767
Total Risk-Weighted Assets	6	419,994	347,454	363,997	351,711	342,287

OV1 - OVERVIEW OF RWA *(1)*

	($ millions)	RWA Q2 2023 a	Minimum capital requirements Q2 2023 f
1	**Credit risk (excluding counterparty credit risk (CCR))**	301,190	24,095
2	Of which standardized approach (SA)	94,610	7,569
3	Of which: foundation internal ratings-based (F-IRB) approach	68,830	5,506
4	Of which: supervisory slotting approach	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	137,750	11,020
6	**Counterparty credit risk**	11,423	914
7	Of which standardized approach for counterparty credit risk	8,462	677
8	Of which: IMM	-	-
9	Of which: other CCR	2,961	237
10	**Credit valuation adjustment (CVA)**	2,727	218
11	**Equity investments in funds – look-through approach**	2,598	208
12	**Equity investments in funds – mandate-based approach**	3,452	276
13	**Settlement risk**	8	1
14	**Securitization exposures in banking book**	11,411	913
15	Of which securitization internal ratings-based approach (SEC-IRBA)	10,148	812
16	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	261	21
17	Of which securitization standardized approach (SEC-SA)	1,002	80
18	**Market risk**	15,648	1,252
19	Of which standardized approach (SA)	1,879	150
20	Of which internal model approaches (IMA)	13,769	1,102
21	**Capital charge for switch between trading book and banking book**	-	-
22	**Operational risk**	53,883	4,311
23	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	17,654	1,412
24	**Output floor applied**	65.00 %	
25	**Floor adjustment (before application of transitional cap)** *(2)*	-	-
26	**Floor adjustment (after application of transitional cap)** *(2)*	-	-
27	**Total**	419,994	33,600

(1) RWA were $420.0 billion as at April 30, 2023, an increase from $347.5 billion as at January 31, 2023. RWA increased primarily due to the inclusion of Bank of the West and foreign exchange movements, partially offset by lower RWA as the result of the elimination of the capital floor adjustment and the implementation of the Basel III Reforms. Changes under the Basel III Reforms included revised rules for credit risk and operational risk, effective February 1, 2023, which reduced RWA by approximately $8.2 billion.

(2) In calculating regulatory capital ratios, there is a requirement to increase total risk-weighted assets (RWA) when a capital floor amount calculated under the standardized approach is higher than a similar calculation using the more risk-sensitive advanced approach rules. The capital floor was not operable as at April 30, 2023.

OV1 - OVERVIEW OF RWA

		RWA *(1)*			
		Q1 2023	Q4 2022	Q3 2022	Q2 2022
	($ millions)	b	c	d	e
1	**Credit risk (excluding counterparty credit risk (CCR))**	235,356	255,404	254,484	240,477
2	Of which standardized approach (SA)	22,241	21,667	27,285	25,820
3	Of which internal rating-based (IRB) approach	213,115	233,737	227,199	214,657
4	**Counterparty credit risk**	14,822	15,034	17,144	19,344
5	Of which standardized approach for counterparty credit risk (SA-CCR)	7,798	7,618	8,428	9,584
6	Of which internal model method (IMM)	-	-	-	-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)	3,002	2,869	3,844	4,179
6b	Of which CVA capital charge	3,251	3,633	4,077	4,804
6c	Of which exposures to QCCP	771	914	795	777
7	**Equity positions in banking book under market-based approach**	-	-	-	-
8	**Equity investments in funds – look-through approach**	2,427	2,196	1,989	2,365
9	**Equity investments in funds – mandate-based approach**	2,601	2,538	2,420	2,303
10	**Equity investments in funds – fall-back approach**	-	-	-	-
11	**Settlement risk**	53	71	3	2
12	**Securitization exposures in banking book**	11,926	9,530	7,136	6,717
13	Of which securitization internal ratings-based approach (SEC-IRBA)	10,382	8,073	5,753	5,544
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	263	136	144	145
15	Of which securitization standardized approach (SEC-SA)	1,281	1,321	1,239	1,028
16	**Market risk**	15,113	13,522	14,551	12,736
17	Of which standardized approach (SA)	1,617	681	679	531
18	Of which internal model approaches (IMM)	13,496	12,841	13,872	12,205
19	**Operational risk**	43,013	42,353	41,827	41,221
20	Of which Basic Indicator Approach	-	-	-	-
21	Of which Standardized Approach	43,013	42,353	41,827	41,221
22	Of which Advanced Measurement Approach	-	-	-	-
23	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	11,340	10,751	9,613	9,274
24	**Floor adjustment *(2)***	10,803	12,598	2,544	7,848
25	**Total**	347,454	363,997	351,711	342,287

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

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

LI1 - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENTS WITH REGULATORY RISK CATEGORIES

		Q2 2023						
				Carrying values of items:				
	LINE	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation *(1)*	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
($ millions)	#	a	b	c	d	e	f	g
Assets								
Cash and Cash Equivalents	1	68,495	68,439	68,439	-	-	-	-
Interest Bearing Deposits with Banks	2	5,275	5,266	5,232	-	-	34	-
Securities	3	315,956	306,828	186,774	-	1,807	116,724	1,523
Securities Borrowed or Purchased Under Resale Agreements	4	118,575	118,575	-	118,575	-	-	-
Loans								
Residential mortgages	5	166,733	166,733	166,733	-	-	-	-
Consumer instalment and other personal	6	104,357	104,357	101,171	-	59	-	3,127
Credit cards	7	11,063	11,063	4,470	-	1,890	-	4,703
Business and government	8	355,972	355,658	310,486	1,254	43,918	4,138	-
Allowance for credit losses	9	(3,350)	(3,350)	(21)	-	(1)	-	(3,328)
Other Assets								
Derivative instruments	10	31,960	31,959	-	31,959	-	30,241	-
Customers' liability under acceptances	11	10,591	10,591	10,591	-	-	-	-
Premises and equipment	12	6,111	6,017	6,017	-	-	-	-
Goodwill	13	16,025	16,025	-	-	-	-	16,025
Intangible assets	14	5,158	5,158	-	-	-	-	5,158
Current tax assets	15	2,127	2,107	2,107	-	-	-	-
Deferred tax assets	16	2,369	2,380	2,369	-	-	-	11
Other	17	33,474	29,994	15,266	8,363	-	5,187	1,178
Total assets	18	1,250,891	1,237,800	879,634	160,151	47,673	156,324	28,397
Liabilities								
Deposits	19	875,443	875,443	-	-	-	32,572	842,871
Other Liabilities								
Derivative instruments	20	41,802	41,622	-	41,622	-	38,055	-
Acceptances	21	10,591	10,591	-	-	-	-	10,591
Securities sold but not yet purchased	22	45,302	45,302	-	-	-	45,302	-
Securities lent or sold under repurchase agreements	23	105,179	105,179	-	105,179	-	-	-
Securitization and structured entities' liabilities	24	25,759	25,759	-	-	-	-	25,759
Other	25	62,535	49,624	-	-	-	-	49,624
Subordinated Debt	26	8,195	8,195	-	-	-	-	8,195
Total liabilities	27	1,174,806	1,161,715	-	146,801	-	115,929	937,040

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company ($14,753 million assets and $1,722 million equity) covers the development and marketing of individual life, critical illness and annuity products as well as segregated funds. It also offers group creditor and travel insurance to bank customers in Canada. BMO Reinsurance Limited ($229 million assets and $119 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

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

		Q2 2023				
			Items subject to:			
		Total	Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework
	($ millions)	a	b	c	d	e
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1) *(1)*	1,209,403	879,634	160,151	47,673	156,324
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) *(1)*	224,675	-	146,801	-	115,929
3	**Total net amount under regulatory scope of consolidation**	984,728	879,634	13,350	47,673	40,395
4	Off-balance sheet amounts	275,646	190,399	54,689	30,558	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	19,763	1,716	18,047	-	-
6	Differences due to consideration of provisions	457	457	-	-	-
7	Exposures related to liability repo-style transactions	210,358	-	210,358	-	-
8	Potential future exposure on derivatives	26,314	-	26,314	-	-
9	Differences due to consideration of CRM	(261,075)	-	(256,464)	(4,611)	-
10	**Exposure amounts considered for regulatory purposes *(2)***	1,256,191	1,072,206	66,294	73,620	40,395

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

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

Explanations of differences between accounting and regulatory exposure amounts

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

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

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

Differences due to consideration of provisions relates to the grossing up of AIRB exposures for the amount related to partial write-offs.

Exposures related to liability repo-style transactions relate to the grossing up of liability repo-style transactions.

Potential future exposure on derivatives consists of the add-on factors for the expected volatility of the price, rate or index underlying derivative instruments, after applying alpha equal to 1.4.

Differences due to consideration of CRM consist of the application of credit risk mitigation techniques to arrive at the net exposure at default in accordance with OSFI's CAR Guideline.

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

		Q2 2023						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
	LINE	Defaulted exposures *(3) (4)*	Non-defaulted exposures	Allowances / impairments *(5)*	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
($ millions)	#	a	b	c	d	e	f	g
Loans	1	2,689	590,762	2,993	21	639	2,333	590,458
Debt securities	2	-	176,838	4	-	-	4	176,834
Off-balance sheet exposures	3	345	207,065	428	-	113	315	206,982
Total	4	3,034	974,665	3,425	21	752	2,652	974,274

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

		Q1 2023						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
	LINE	Defaulted exposures *(3) (4)*	Non-defaulted exposures	Allowances / impairments *(5)*	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
($ millions)	#	a	b	c	d	e	f	g
Loans	1	2,067	507,485	2,234	20	30	2,184	507,318
Debt securities	2	-	152,239	3	-	-	3	152,236
Off-balance sheet exposures	3	334	190,793	358	5	10	343	190,769
Total	4	2,401	850,517	2,595	25	40	2,530	850,323

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

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

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

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

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

		Q2 2022						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
	LINE	Defaulted exposures *(3) (4)*	Non-defaulted exposures	Allowances / impairments *(5)*	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
($ millions)	#	a	b	c	d	e	f	g
Loans	1	2,171	484,098	2,140	26	72	2,042	484,129
Debt securities	2	-	139,072	3	-	-	3	139,069
Off-balance sheet exposures	3	443	191,669	372	7	11	354	191,740
Total	4	2,614	814,839	2,515	33	83	2,399	814,938

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

(2) The carrying value of our renegotiated loans was $671 million as at April 30, 2023 ($536 million as at January 31, 2023, $573 million as at October 31, 2022, $574 million as at July 31, 2022, and $586 million as at April 30, 2022). Renegotiated loans of $427 million were classified as performing as at April 30, 2023 ($297 million as at January 31, 2023, $305 million as at October 31, 2022, $331 million as at July 31, 2022, and $321 million as at April 30, 2022).

(3) Exposures are considered to be in default when they are 90 days past due with the following exceptions: (i) credit card loans which are immediately written off when principal or interest payments are 180 days past due; and (ii) residential mortgages guaranteed by the Government of Canada that are less than one year past due.

(4) There were no defaulted debt securities.

(5) The approach for establishing and maintaining allowance for credit losses is based on IFRS requirements. Under capital reporting, general allowance refers to allowances on performing loans (Stage 1 and Stage 2), and specific allowance refers to allowances on impaired loans (Stage 3).

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES *(1) (2)* ($ millions)		Q2 2023
		a
1	**Defaulted loans and debt securities at end of the previous financial reporting period**	2,067
2	Loans and debt securities that have defaulted since the last reporting period	912
3	Returned to non-defaulted status	(101)
4	Amounts written off	(151)
5	Other charges	(38)
6	**Defaulted loans and debt securities at end of the reporting period**	2,689

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES *(1) (2)* ($ millions)		Q1 2023
		a
1	**Defaulted loans and debt securities at end of the previous financial reporting period**	2,035
2	Loans and debt securities that have defaulted since the last reporting period	512
3	Returned to non-defaulted status	(129)
4	Amounts written off	(141)
5	Other charges	(210)
6	**Defaulted loans and debt securities at end of the reporting period**	2,067

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES *(1) (2)* ($ millions)		Q4 2022
		a
1	**Defaulted loans and debt securities at end of the previous financial reporting period**	1,996
2	Loans and debt securities that have defaulted since the last reporting period	481
3	Returned to non-defaulted status	(222)
4	Amounts written off	(119)
5	Other charges	(101)
6	**Defaulted loans and debt securities at end of the reporting period**	2,035

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES *(1) (2)* ($ millions)		Q3 2022
		a
1	**Defaulted loans and debt securities at end of the previous financial reporting period**	2,171
2	Loans and debt securities that have defaulted since the last reporting period	327
3	Returned to non-defaulted status	(155)
4	Amounts written off	(93)
5	Other charges	(254)
6	**Defaulted loans and debt securities at end of the reporting period**	1,996

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES *(1) (2)* ($ millions)		Q2 2022
		a
1	**Defaulted loans and debt securities at end of the previous financial reporting period**	2,285
2	Loans and debt securities that have defaulted since the last reporting period	325
3	Returned to non-defaulted status	(133)
4	Amounts written off	(74)
5	Other charges	(232)
6	**Defaulted loans and debt securities at end of the reporting period**	2,171

(1) There were no defaulted debt securities.
(2) Defaulted balances exclude off-balance sheet exposures.

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW *(1) (2) (3) (4) (5)*		Q2 2023				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
($ millions)		a	b	c	d	e
1	Loans	559,119	31,339	-	31,279	59
2	Debt securities	176,834	-	-	-	-
3	**Total**	735,953	31,339	-	31,279	59
4	Of which: defaulted	2,021	172	-	172	-

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

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

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

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

(1) Excludes positions subject to Counterparty Credit Risk and Securitization regulatory frameworks.
(2) There were no defaulted debt securities.
(3) Secured exposures include exposures where credit risk mitigation techniques are used to reduce capital requirements in accordance with OSFI's CAR Guideline. Where collateral is reflected in the risk parameters (PDs and LGDs) for AIRB exposures and risk weights for exposures under Standardized Approach, the carrying amount is reported as an unsecured exposure.
(4) Loans and Debt securities balances are net of allowance for credit losses on performing loans and impaired loans (excluding those related to off-balance sheet instruments and undrawn commitments).
(5) Defaulted balances are net of allowance for credit losses on impaired loans, excluding off-balance sheet instruments and undrawn commitments.

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

($ millions except as noted)

		Q2 2023					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	247	815	249	470	-	0.00 %
2	Public sector entities (PSEs)	50	92	583	76	21	3.24 %
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	543	1,028	543	293	492	58.90 %
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	26,531	23,712	26,465	8,921	34,131	96.45 %
	Of which: securities firms and other financial institutions treated as corporates	1,153	1,114	1,152	461	1,589	98.51 %
	Of which: specialised lending	1	-	1	-	1	148.56 %
7	Subordinated debt, equity and other capital	4,504	1,011	4,504	404	4,064	82.81 %
8	Retail	23,347	7,643	22,878	1,711	18,041	73.37 %
9	Real Estate	37,837	10,712	37,837	2,245	25,190	62.85 %
	Of which: general RRE	16,437	6,973	16,437	727	5,428	31.63 %
	Of which: IPRRE	94	-	94	-	35	37.44 %
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	8,064	679	8,064	259	6,022	72.36 %
	Of which: IPCRE	10,656	908	10,656	399	8,536	77.21 %
	Of which: land acquisition, development and construction	2,586	2,152	2,586	860	5,169	150.00 %
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	405	258	405	65	661	140.67 %
13	Other assets	15,193	-	15,193	-	12,010	79.05 %
14	**Total**	108,657	45,271	108,657	14,185	94,610	77.02 %

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

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

(3) Columns "a" and "b" are grouped by the obligor's asset class while the remaining columns are grouped by the guarantor, where applicable.

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

($ millions except as noted)

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

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

($ millions except as noted)

		Q4 2022					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	2	9	2	-	-	20.00%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	24	-	13	3	20.00%
5	Securities firms	24	718	24	19	9	20.00%
6	Corporates	1,389	927	1,389	14	1,400	99.73%
7	Regulatory retail portfolios	5,903	2,784	5,903	303	4,448	71.69%
8	Secured by residential property	466	44	466	29	200	40.46%
9	Secured by commercial real estate	5	-	5	-	5	100.00%
10	Equity	2,414	651	2,414	325	2,094	76.44%
11	Defaulted exposures	54	4	54	3	70	122.87%
12	Higher-risk categories *(3)*	92	41	92	18	165	150.00%
13	Other assets	11,550	-	11,550	-	13,273	114.92%
14	**Total**	21,899	5,202	21,899	724	21,667	95.78%

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

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

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

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

($ millions except as noted)

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

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

($ millions except as noted)

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

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

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

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

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

($ millions)

		Q2 2023												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
	Asset classes	a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	719		-						-				
2	Public sector entities (PSEs)	552		107						-				
3	Multilateral development banks	-		-		-				-				
4	Banks			-		-		387		-				
4a	Of which: Securities firms and other financial institutions treated as Banks			-		-		-		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			673						-			-	
6a	Of which: Securities firms and other financial institutions treated as Corporate			-						-			-	
6b	Of which specialised lending			-						-				
7	Subordinated debt, equity and other capital	1,226		872										
8	Retail		727									23		-
9	Real Estate			3,737	2,263	3,332	4,264	2,948	25	192	-	5,098	-	8,170
9a	Of which General RRE			3,735	2,263	3,301	4,236	2,948		182			-	69
9b	Of which IPRRE					31	28		25	10		-		
9c	Of which Other RRE					-	-		-		-	-		
9d	Of which General CRE			2		-		-		-	-	5,098	-	
9e	Of which IPCRE													8,101
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-			-		
11	Mortgage Backed Securities			-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure									-				
13	Other assets	1,842		1,676										
14	**Total**	4,339	727	7,065	2,263	3,332	4,264	3,335	25	192	-	5,121	-	8,170

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

($ millions)

		Q2 2023													
		Risk Weight													Total credit exposures amount (post-CCF and post-CRM)
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
	Asset classes	n	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Sovereigns and their central banks					-				-				-	719
2	Public sector entities (PSEs)					-				-				-	659
3	Multilateral development banks					-				-				-	-
4	Banks	449				-				-				-	836
4a	Of which Securities firms and other financial institutions treated as Banks	-				-				-				-	-
5	Covered Bonds	-				-				-				-	-
6	Corporates	96	-	4,624		29,992			-	1				-	35,386
6a	Of which: Securities firms and other financial institutions treated as Corporate	96				1,517				-				-	1,613
6b	Of which specialised lending	-	-			-			-	1				-	1
7	Subordinated debt, equity and other capital					2,093					714	3		-	4,908
8	Retail	23,685			-	144		10						-	24,589
9	Real Estate	434		1,728	1,921	1,491	-	1,033		3,446				-	40,082
9a	Of which General RRE	430		-		-				-				-	17,164
9b	Of which IPRRE	-					-			-				-	94
9c	Of which Other RRE	-					-			-				-	-
9d	Of which General CRE	4		1,728		1,491				-				-	8,323
9e	Of which IPCRE				1,921			1,033		-				-	11,055
9f	Of which Land acquisition, development and construction					-				3,446				-	3,446
10	Reverse Mortgages					-				-				-	-
11	Mortgage Backed Securities	-		-	-	-	-	-		-				-	-
12	Defaulted exposure					88				382				-	470
13	Other assets					11,675							-	-	15,193
14	**Total**	24,664	-	6,352	1,921	45,483	-	1,043	-	3,829	714	3	-	-	122,842

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Exposure amounts are net of Stage 3 allowance for credit losses.
(3) Credit assessments by external credit rating agencies, including S&P, Moody's, Fitch and DBRS, are used to determine standardized risk weights based on guidelines issued by OSFI.
(4) Balances are grouped by the guarantor's asset class, where applicable.

BMO Financial Group

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

($ millions)

		Q2 2023			
		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF *(2)*	Exposure (post-CCF and post-CRM)
	Risk Weight	a	b	c	d
1	Less than 40%	20,496	6,816	21.91 %	21,990
2	40-70%	15,918	4,700	19.68 %	16,843
3	75-80%	23,373	6,036	22.98 %	24,664
4	85%	5,323	2,656	38.76 %	6,352
5	90-100%	39,052	22,272	44.32 %	47,404
6	105-130%	875	383	43.74 %	1,043
7	150%	2,903	2,408	38.42 %	3,829
8	250%	714	-	40.00 %	714
9	400%	3	-	-	3
10	1250%	-	-	-	-
11	Total	108,657	45,271	-	122,842

(1) Presented net of stage 3 allowances.

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

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

($ millions)

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

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

($ millions)

		Q4 2022									
		Risk Weight									Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
	Asset classes	a	b	c	d	e	f	g	h	i	j
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	2	-	-	-	-	-	-	2
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	13	-	-	-	-	-	-	13
5	Securities firms	-	-	43	-	-	-	-	-	-	43
6	Corporates	1	-	-	-	5	-	1,397	-	-	1,403
7	Regulatory retail portfolios	433	-	-	-	-	5,296	477	-	-	6,206
8	Secured by residential property	-	-	-	427	-	68	-	-	-	495
9	Secured by commercial real estate	-	-	-	-	-	-	5	-	-	5
10	Equity	492	-	340	-	-	-	1,907	-	-	2,739
11	Defaulted exposures	1	-	-	-	-	-	29	27	-	57
12	Higher-risk categories *(4)*	-	-	-	-	-	-	-	110	-	110
13	Other assets	1,462	-	2,253	-	-	-	7,401	-	434	11,550
14	**Total**	2,389	-	2,651	427	5	5,364	11,216	137	434	22,623

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Exposure amounts are net of Stage 3 allowance for credit losses.
(3) Credit assessments by external credit rating agencies, including S&P, Moody's, Fitch and DBRS, are used to determine standardized risk weights based on guidelines issued by OSFI.
(4) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

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

($ millions)		Q3 2022									
		Risk Weight									Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
	Asset classes	a	b	c	d	e	f	g	h	i	j
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	1	-	-	-	-	-	-	1
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	19	-	-	-	-	-	-	19
5	Securities firms	-	-	18	-	-	-	-	-	-	18
6	Corporates	2	-	31	-	112	-	7,185	-	-	7,330
7	Regulatory retail portfolios	448	-	-	-	-	5,258	352	-	-	6,058
8	Secured by residential property	-	-	-	427	-	75	-	-	-	502
9	Secured by commercial real estate	-	-	-	-	-	-	5	-	-	5
10	Equity	463	-	322	-	-	-	1,776	-	-	2,561
11	Defaulted exposures	1	-	-	-	-	-	30	49	-	80
12	Higher-risk categories *(4)*	-	-	-	-	-	-	-	152	-	152
13	Other assets	1,484	-	1,671	-	-	-	7,619	-	423	11,197
14	**Total**	2,398	-	2,062	427	112	5,333	16,967	201	423	27,923

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

($ millions)		Q2 2022									
		Risk Weight									Total credit exposures amount (post-CCF and post-CRM)
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
	Asset classes	a	b	c	d	e	f	g	h	i	j
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	1	-	-	-	-	-	-	1
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	20	-	-	-	-	-	-	20
5	Securities firms	-	-	26	-	-	-	-	-	-	26
6	Corporates	4	-	36	-	112	-	6,839	-	-	6,991
7	Regulatory retail portfolios	472	-	-	-	-	5,181	476	-	-	6,129
8	Secured by residential property	-	-	-	458	-	85	-	-	-	543
9	Secured by commercial real estate	-	-	-	-	-	-	6	-	-	6
10	Equity	464	-	176	-	-	-	1,726	-	-	2,366
11	Defaulted exposures	-	-	-	-	-	-	30	44	-	74
12	Higher-risk categories *(4)*	-	-	-	-	-	-	-	150	-	150
13	Other assets	1,421	-	1,129	-	-	-	6,760	-	412	9,722
14	**Total**	2,361	-	1,388	458	112	5,266	15,837	194	412	26,028

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

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

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

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

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2023 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) h	RWA i	RWA density j	EL k	Provisions l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	24,428	-	-	42,631	0.01 %	118,257	31.47 %		778	1.82 %	1	
Very low to Low		0.15 to <0.25			2	6,475	-	-	648	0.22 %	25,763	92.65 %		261	40.20 %	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,934	-	-	317	0.69 %	30,571	60.30 %		191	60.28 %	1	
Medium		0.75 to <2.50			5	2,671	-	-	40	0.83 %	11,215	93.22 %		42	103.13 %	-	
Medium to High		2.50 to <10.00			6	1,712	-	-	-	-	6,744	10.00 %		-	-	-	
High		10.00 to <100.00			7	317	-	-	-	-	1,439	-		-	-	-	
Default		100.00 (Default)			8	101	-	-	1	100.00 %	563	14.42 %		-	-	2	
Sub-total					9	43,638	-	-	43,637	0.02 %	194,552	32.64 %		1,272	2.91 %	5	11
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	86,041	39,936	41.12 %	102,462	0.08 %	490,254	17.13 %		3,474	3.39 %	14	
Very low to Low		0.15 to <0.25			11	11,295	1,659	23.34 %	11,682	0.22 %	57,058	22.96 %		1,155	9.89 %	6	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	36,369	24	74.07 %	36,387	0.69 %	80,718	17.15 %		6,086	16.73 %	43	
Medium		0.75 to <2.50			14	3,042	816	19.76 %	3,204	0.94 %	21,107	23.02 %		893	27.86 %	7	
Medium to High		2.50 to <10.00			15	6,612	164	47.38 %	6,689	4.47 %	20,205	21.98 %		4,440	66.37 %	65	
High		10.00 to <100.00			16	859	18	26.93 %	864	30.13 %	3,440	15.77 %		725	83.88 %	41	
Default		100.00 (Default)			17	294	18	18.06 %	297	100.00 %	1,031	13.98 %		304	102.24 %	8	
Sub-total					18	144,512	42,635	40.05 %	161,585	0.77 %	673,813	17.86 %		17,077	10.57 %	184	155
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,517	6,343	58.78 %	5,245	0.05 %	43,933	43.31 %		315	6.01 %	1	
Very low to Low		0.15 to <0.25			20	7,685	205	100.00 %	7,889	0.21 %	13,395	19.95 %		655	8.30 %	3	
Low		0.25 to <0.50			21	840	401	48.54 %	1,035	0.41 %	8,893	44.31 %		311	30.04 %	2	
Low		0.50 to <0.75			22	183	-	-	183	0.68 %	3,582	56.50 %		99	54.15 %	1	
Medium		0.75 to <2.50			23	1,394	28	100.71 %	1,422	0.97 %	2,719	29.90 %		530	37.26 %	4	
Medium to High		2.50 to <10.00			24	642	21	56.48 %	654	3.56 %	3,622	36.09 %		657	100.47 %	9	
High		10.00 to <100.00			25	117	74	63.60 %	165	22.05 %	1,318	29.21 %		239	145.32 %	11	
Default		100.00 (Default)			26	204	-	131.41 %	204	100.00 %	2,152	35.42 %		452	221.69 %	57	
Sub-total					27	12,582	7,072	59.60 %	16,797	1.80 %	79,614	30.89 %		3,258	19.40 %	88	122
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	820	39,910	56.31 %	23,296	0.06 %	3,032,045	78.34 %		759	3.26 %	12	
Very low to Low		0.15 to <0.25			29	159	2,566	75.41 %	2,094	0.17 %	295,385	89.75 %		175	8.34 %	3	
Low		0.25 to <0.50			30	2,894	15,567	42.31 %	9,480	0.28 %	998,836	70.71 %		951	10.04 %	19	
Low		0.50 to <0.75			31	11	159	88.02 %	151	0.56 %	35,016	91.50 %		34	22.39 %	1	
Medium		0.75 to <2.50			32	4,403	4,906	54.83 %	7,092	1.25 %	665,612	75.63 %		2,400	33.85 %	67	
Medium to High		2.50 to <10.00			33	1,825	1,366	86.30 %	3,002	4.64 %	462,904	83.39 %		2,795	93.10 %	115	
High		10.00 to <100.00			34	1,013	331	65.93 %	1,232	22.03 %	158,875	74.56 %		2,101	170.56 %	205	
Default		100.00 (Default)			35	93	28	40.69 %	104	100.00 %	7,144	60.18 %		401	384.90 %	43	
Sub-total					36	11,218	64,833	54.34 %	46,451	1.40 %	5,655,817	77.11 %		9,616	20.70 %	465	474
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	303	2,119	58.84 %	1,814	0.06 %	51,066	50.60 %		174	9.58 %	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,417	2,677	54.09 %	2,821	0.39 %	64,819	47.12 %		760	26.96 %	5	
Low		0.50 to <0.75			40	1,963	1,084	56.75 %	2,527	0.65 %	54,946	49.12 %		1,006	39.81 %	8	
Medium		0.75 to <2.50			41	3,223	593	52.41 %	3,453	1.90 %	26,533	46.47 %		2,040	59.06 %	30	
Medium to High		2.50 to <10.00			42	2,951	153	70.36 %	3,014	4.41 %	24,437	52.65 %		2,319	76.93 %	71	
High		10.00 to <100.00			43	889	73	57.71 %	918	24.63 %	8,506	51.22 %		967	105.39 %	116	
Default		100.00 (Default)			44	276	20	71.04 %	259	100.00 %	5,118	56.04 %		1,073	414.80 %	89	
Sub-total					45	11,022	6,719	56.33 %	14,806	4.81 %	235,425	49.27 %		8,339	56.33 %	320	256
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	2,966	1,668	45.21 %	3,725	0.13 %	302,158	52.20 %		567	15.23 %	2	
Very low to Low		0.15 to <0.25			47	2,807	2,371	66.98 %	4,396	0.20 %	201,109	88.70 %		1,747	39.75 %	8	
Low		0.25 to <0.50			48	4,575	2,980	29.69 %	5,460	0.28 %	757,349	42.83 %		1,226	22.45 %	7	
Low		0.50 to <0.75			49	3,132	3	75.14 %	3,134	0.66 %	131,213	49.78 %		1,302	41.54 %	10	
Medium		0.75 to <2.50			50	3,667	442	41.05 %	3,848	1.29 %	232,384	52.11 %		2,294	59.63 %	26	
Medium to High		2.50 to <10.00			51	1,973	271	34.43 %	2,061	4.15 %	295,906	52.02 %		1,568	76.06 %	46	
High		10.00 to <100.00			52	655	313	32.78 %	757	23.23 %	238,280	54.55 %		871	114.94 %	95	
Default		100.00 (Default)			53	119	2	34.91 %	120	100.00 %	47,219	55.73 %		355	296.06 %	55	
Sub-total					54	19,894	8,050	44.81 %	23,501	2.05 %	2,205,618	56.59 %		9,930	42.25 %	249	225
Total (all retail portfolios)					55	242,866	129,309	49.43 %	306,777	1.11 %	9,044,839	34.13 %		49,492	16.13 %	1,311	1,243

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

(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

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

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2023 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) *(8)* h	RWA i	RWA density j	EL k	Provisions l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	16,165	17,035	48.11 %	27,791	0.09 %	4,932	32.25 %	1.90	4,333	15.59 %	9	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	25,795	15,553	39.55 %	31,894	0.19 %	5,609	34.65 %	1.86	8,574	26.88 %	22	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	34,430	20,666	43.98 %	42,269	0.32 %	8,957	34.37 %	1.80	14,575	34.48 %	47	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	30,112	15,981	43.36 %	36,158	0.55 %	7,042	34.83 %	1.87	16,979	46.96 %	68	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	29,818	13,167	48.23 %	35,190	1.16 %	8,673	36.99 %	2.15	24,201	68.77 %	148	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	6,462	2,982	50.90 %	7,767	3.88 %	3,314	36.16 %	1.85	7,584	97.65 %	109	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	1,951	387	49.31 %	2,109	15.63 %	841	39.56 %	1.86	3,525	167.13 %	130	
Default	Default	100.00 (Default)	C	C to D	63	1,074	306	55.35 %	1,220	100.00 %	359	38.77 %	2.97	2,412	197.71 %	658	
Sub-total					64	145,807	86,077	44.84 %	184,398	1.45 %	39,727	34.85 %		82,183	44.57 %	1,191	1,427
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	238,476	9,313	55.95 %	243,730	0.01 %	1,710	4.81 %	3.27	5,483	2.25 %	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,259	674	63.61 %	2,657	0.19 %	99	27.41 %	2.02	189	7.11 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	198	190	31.05 %	256	0.32 %	67	24.89 %	1.87	75	29.41 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	245	119	40.98 %	294	0.55 %	71	35.58 %	1.65	147	50.03 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	273	52	35.47 %	285	1.36 %	44	19.77 %	1.52	31	210.90 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	149	81	40.79 %	181	2.74 %	168	29.64 %	1.28	131	72.42 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	72	3	-	5.00 %	3	100.00 %	1	48.47 %	1.00	19	605.92 %	-	
Sub-total					73	241,603	10,429	55.60 %	247,406	0.02 %	2,160	5.15 %		6,075	2.69 %	8	15
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	-	-	-	-	-	-	-		-	-	-	-
Total (all wholesale portfolios)					83	387,410	96,506	46.00 %	431,804	0.63 %	41,887	17.83 %		88,258	20.57 %	1,199	1,442

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.
(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.
(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.
(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.
(6) Obligor count for Wholesale portfolios is at the borrower level.
(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.
(8) Calculated as the effective maturity in years weighted by EAD.

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2023 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) *(8)* h	RWA i	RWA density j	EL k	Provisions l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	84	41,071	91,985	33.77 %	76,665	0.08 %	1,823	34.91 %	2.04	14,594	19.04 %	23	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	85	26,592	34,374	32.09 %	36,397	0.19 %	1,210	33.74 %	2.21	11,653	32.02 %	23	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	86	17,459	17,961	41.11 %	23,935	0.32 %	1,070	32.53 %	2.28	10,095	42.18 %	25	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	87	12,379	17,005	42.92 %	18,683	0.54 %	832	31.37 %	2.54	9,944	53.22 %	32	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	88	15,544	12,819	40.98 %	19,804	1.26 %	981	27.58 %	2.39	12,362	62.42 %	67	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	89	3,603	2,924	43.40 %	4,486	3.63 %	492	29.50 %	2.49	4,041	90.08 %	46	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	90	965	475	49.41 %	1,185	15.11 %	69	29.39 %	2.05	1,696	143.14 %	53	
Default	Default	100.00 (Default)	C	C to D	91	2	74	58.93 %	37	100.00 %	27	98.81 %	3.18	69	186.80 %	38	
Sub-total					92	117,615	177,617	35.79 %	181,192	0.52 %	6,504	33.04 %		64,454	35.57 %	307	428
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	100	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					101	-	-	-	-	-	-	-		-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	10,340	6,788	35.20 %	13,352	0.06 %	243	34.48 %	1.21	1,766	13.23 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	1,379	4,675	20.09 %	2,283	0.19 %	98	30.42 %	1.05	489	21.39 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	1,454	2,017	20.42 %	1,700	0.32 %	79	30.10 %	0.76	473	27.85 %	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	536	642	11.18 %	569	0.54 %	34	38.68 %	0.79	235	41.26 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	1,970	2	16.63 %	1,597	1.51 %	42	42.08 %	0.55	1,374	86.06 %	11	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	35	13	54.27 %	32	5.02 %	17	135.86 %	2.43	39	100.00 %	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	100.00 %	1	-	5.00	-	562.50 %	-	
Sub-total					110	15,714	14,137	27.02 %	19,533	0.24 %	514	34.53 %		4,376	22.37 %	18	12
Purchase Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	116	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					119	-	-	-	-	-	-	-		-	-	-	-
Total (all wholesale portfolios)					120	133,329	191,754	35.15 %	200,725	0.49 %	7,018	33.18 %		68,830	34.29 %	325	440

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.
(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.
(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.
(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.
(6) Obligor count for Wholesale portfolios is at the borrower level.
(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.
(8) Calculated as the effective maturity in years weighted by EAD.

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2023 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) h	RWA i	RWA density j	EL k	Provisions l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	23,003	-	-	40,385	0.00 %	114,020	29.05 %		245	0.61 %	-	
Very low to Low		0.15 to <0.25			2	5,886	-	-	551	0.22 %	24,027	30.41 %		75	13.69 %	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,034	-	-	558	0.69 %	29,251	45.93 %		97	17.41 %	1	
Medium		0.75 to <2.50			5	2,609	-	-	39	0.83 %	11,022	35.51 %		16	41.64 %	-	
Medium to High		2.50 to <10.00			6	1,591	-	-	-	-	6,414	-		-	-	-	
High		10.00 to <100.00			7	317	-	-	-	-	1,462	-		-	-	-	
Default		100.00 (Default)			8	93	-	-	-	100.00 %	531	12.71 %		-	-	-	
Sub-total					9	41,533	-	-	41,533	0.01 %	186,727	29.30 %		433	1.05 %	1	8
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	73,778	36,796	40.81 %	88,795	0.08 %	433,291	15.87 %		2,916	3.28 %	11	
Very low to Low		0.15 to <0.25			11	10,491	1,648	22.52 %	10,862	0.22 %	53,065	20.73 %		1,024	9.43 %	5	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	26,821	26	74.66 %	26,841	0.69 %	57,037	15.65 %		4,329	16.13 %	29	
Medium		0.75 to <2.50			14	2,663	774	17.84 %	2,801	0.94 %	18,753	21.31 %		756	27.00 %	6	
Medium to High		2.50 to <10.00			15	4,292	137	33.17 %	4,338	4.53 %	13,484	16.91 %		2,335	53.84 %	33	
High		10.00 to <100.00			16	699	25	24.01 %	705	30.44 %	2,997	14.11 %		563	79.93 %	30	
Default		100.00 (Default)			17	159	17	18.34 %	162	100.00 %	918	13.03 %		247	152.10 %	6	
Sub-total					18	118,903	39,423	39.57 %	134,504	0.65 %	579,545	16.35 %		12,170	9.05 %	120	95
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,521	6,093	58.53 %	5,087	0.03 %	43,590	43.27 %		235	4.62 %	1	
Very low to Low		0.15 to <0.25			20	6,879	170	100.00 %	7,049	0.21 %	12,167	18.67 %		580	8.23 %	3	
Low		0.25 to <0.50			21	851	420	48.87 %	1,056	0.41 %	9,110	44.09 %		334	31.68 %	2	
Low		0.50 to <0.75			22	186	-	-	186	0.68 %	3,671	56.76 %		107	57.76 %	1	
Medium		0.75 to <2.50			23	1,325	36	100.55 %	1,361	0.97 %	2,694	28.05 %		507	37.25 %	4	
Medium to High		2.50 to <10.00			24	603	17	55.38 %	612	3.69 %	3,436	34.28 %		634	103.52 %	8	
High		10.00 to <100.00			25	98	136	62.95 %	184	16.87 %	1,673	29.46 %		282	153.15 %	9	
Default		100.00 (Default)			26	198	-	63.16	198	100.00 %	2,127	35.64 %		458	231.60 %	56	
Sub-total					27	11,661	6,872	59.27 %	15,733	1.82 %	78,468	30.54 %		3,137	19.95 %	84	114
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	440	39,929	56.94 %	23,173	0.04 %	3,008,732	73.53 %		517	2.23 %	7	
Very low to Low		0.15 to <0.25			29	99	2,559	76.37 %	2,053	0.17 %	290,609	90.17 %		183	8.92 %	3	
Low		0.25 to <0.50			30	2,776	15,623	41.90 %	9,322	0.28 %	978,551	63.88 %		897	9.62 %	17	
Low		0.50 to <0.75			31	9	156	88.33 %	147	0.56 %	33,876	91.82 %		35	23.60 %	1	
Medium		0.75 to <2.50			32	4,074	4,760	54.18 %	6,653	1.25 %	641,353	72.83 %		2,339	35.16 %	62	
Medium to High		2.50 to <10.00			33	1,466	1,308	86.35 %	2,596	4.66 %	442,377	82.24 %		2,538	97.76 %	98	
High		10.00 to <100.00			34	859	311	64.52 %	1,060	21.50 %	144,133	71.28 %		1,831	172.75 %	164	
Default		100.00 (Default)			35	77	33	39.41 %	90	100.00 %	6,252	54.35 %		293	324.09 %	38	
Sub-total					36	9,800	64,679	54.57 %	45,094	1.25 %	5,545,883	72.66 %		8,633	19.14 %	390	407
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	398	2,246	78.65 %	2,450	0.06 %	50,943	44.65 %		220	8.97 %	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,535	2,915	77.15 %	3,735	0.39 %	69,059	44.84 %		1,019	27.29 %	6	
Low		0.50 to <0.75			40	2,066	1,003	61.61 %	2,629	0.65 %	52,560	47.10 %		1,067	40.57 %	8	
Medium		0.75 to <2.50			41	3,457	578	58.47 %	3,707	1.89 %	27,100	46.00 %		2,281	61.54 %	32	
Medium to High		2.50 to <10.00			42	2,948	124	66.93 %	2,974	4.31 %	22,698	51.98 %		2,372	79.73 %	67	
High		10.00 to <100.00			43	763	58	67.91 %	787	21.59 %	7,687	52.27 %		869	110.42 %	91	
Default		100.00 (Default)			44	234	21	85.95 %	230	100.00 %	5,134	55.13 %		1,069	465.34 %	63	
Sub-total					45	11,401	6,945	73.60 %	16,512	3.82 %	235,181	47.22 %		8,897	53.88 %	268	226
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	16,913	3,356	45.12 %	18,873	0.08 %	341,549	22.65 %		1,084	5.74 %	4	
Very low to Low		0.15 to <0.25			47	4,417	2,376	65.36 %	5,752	0.20 %	206,470	73.03 %		1,769	30.76 %	8	
Low		0.25 to <0.50			48	4,597	2,581	27.83 %	5,315	0.28 %	733,041	41.92 %		1,204	22.65 %	6	
Low		0.50 to <0.75			49	12,278	-	100.00 %	12,140	0.68 %	163,766	26.84 %		2,910	23.97 %	22	
Medium		0.75 to <2.50			50	4,172	428	36.94 %	4,263	1.28 %	238,897	48.31 %		2,324	54.51 %	25	
Medium to High		2.50 to <10.00			51	3,184	244	30.68 %	3,242	4.17 %	326,273	42.45 %		2,128	65.64 %	59	
High		10.00 to <100.00			52	789	331	31.68 %	890	24.84 %	258,227	49.14 %		961	107.92 %	108	
Default		100.00 (Default)			53	176	3	30.15 %	175	100.00 %	49,746	46.88 %		445	253.65 %	74	
Sub-total					54	46,526	9,319	44.26 %	50,650	1.40 %	2,317,969	35.37 %		12,825	25.32 %	306	292
Total (all retail portfolios)					55	239,824	127,238	50.46 %	304,026	1.01 %	8,943,773	32.05 %		46,095	15.16 %	1,169	1,142

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

(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

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

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

($ millions except as noted)

						Q1 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) *(8)* h	RWA i	RWA density j	EL k	Provisions l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	62,801	112,394	48.98 %	129,238	0.08 %	6,850	33.58 %	2.08	23,259	18.00 %	33	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	46,895	55,366	43.70 %	68,469	0.19 %	6,879	33.94 %	2.09	20,993	30.66 %	44	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	51,007	42,762	44.37 %	67,253	0.32 %	10,020	34.16 %	2.07	27,119	40.32 %	74	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	43,041	33,782	49.18 %	57,023	0.55 %	7,808	32.97 %	2.16	29,067	50.97 %	103	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	44,982	27,038	49.92 %	55,830	1.19 %	9,720	32.81 %	2.35	38,656	69.24 %	211	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	10,952	6,641	49.91 %	13,596	3.75 %	3,597	33.58 %	2.24	13,896	102.20 %	171	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,157	754	51.59 %	2,495	15.53 %	880	35.50 %	1.77	3,938	157.86 %	135	
Default	Default	100.00 (Default)	C	C to D	63	1,328	385	50.50 %	1,487	100.00 %	408	39.70 %	3.27	2,873	193.17 %	587	
Sub-total					64	263,163	279,122	47.37 %	395,391	0.96 %	46,162	33.58 %		159,801	40.42 %	1,358	1,814
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	249,124	8,691	61.52 %	254,518	0.01 %	1,751	3.57 %	2.78	4,242	1.67 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,444	476	73.97 %	2,777	0.19 %	115	20.73 %	1.84	193	6.96 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	214	164	40.13 %	265	0.32 %	90	22.32 %	1.83	66	25.07 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	209	109	34.97 %	244	0.55 %	71	24.75 %	1.43	88	36.07 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	64	20	38.68 %	64	1.22 %	51	26.68 %	1.43	35	54.53 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	186	43	37.33 %	199	2.86 %	84	32.54 %	1.43	124	62.39 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	72	3	-	-	3	100.00 %	1	49.11 %	1.00	20	650.75 %	-	
Sub-total					73	252,244	9,503	61.31 %	258,070	0.02 %	2,163	3.82 %		4,768	1.85 %	4	8
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	9,550	5,015	69.83 %	13,742	0.07 %	217	15.35 %	0.81	814	5.92 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,085	4,724	61.71 %	3,836	0.19 %	98	14.46 %	0.89	625	16.29 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	661	1,918	63.46 %	1,669	0.32 %	72	11.97 %	0.87	218	13.06 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	616	683	62.12 %	1,009	0.54 %	39	12.50 %	0.81	156	15.47 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,636	52	50.35 %	1,391	1.47 %	38	16.20 %	0.49	468	33.67 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	136	4	86.65 %	126	7.95 %	15	9.36 %	0.99	170	134.68 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	13,684	12,396	65.25 %	21,773	0.27 %	479	14.82 %		2,451	11.25 %	12	5
Total (all wholesale portfolios)					83	529,091	301,021	48.55 %	675,234	0.58 %	48,804	21.60 %		167,020	24.74 %	1,374	1,827

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.
(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.
(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.
(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.
(6) Obligor count for Wholesale portfolios is at the borrower level.
(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.
(8) Calculated as the effective maturity in years weighted by EAD.

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2022 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) h	RWA i	RWA density j	EL k	Provisions l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	30,448	-	-	40,939	0.01 %	128,045	30.38 %		344	0.84 %	1	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,405	-	-	687	0.61 %	13,954	40.04 %		118	17.17 %	1	
Medium		0.75 to <2.50			5	2,060	-	-	1	1.32 %	5,352	40.06 %		1	63.72 %	-	
Medium to High		2.50 to <10.00			6	1,506	-	-	-	-	4,525	-		-	-	-	
High		10.00 to <100.00			7	123	-	-	-	-	575	-		-	-	-	
Default		100.00 (Default)			8	85	-	-	-	100.00 %	426	30.63 %		-	92.54 %	-	
Sub-total					9	41,627	-	-	41,627	0.02 %	152,877	30.54 %		463	1.11 %	2	8
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	73,050	34,910	40.86 %	87,316	0.09 %	448,289	17.54 %		3,455	3.96 %	13	
Very low to Low		0.15 to <0.25			11	10,912	2,598	23.74 %	11,529	0.22 %	61,430	19.09 %		1,002	8.69 %	5	
Low		0.25 to <0.50			12	-	-	-	68	-	-	-		8	11.24 %	-	
Low		0.50 to <0.75			13	15,836	40	82.49 %	15,870	0.61 %	40,809	18.80 %		2,783	17.54 %	18	
Medium		0.75 to <2.50			14	10,899	721	20.67 %	11,048	1.13 %	42,816	18.60 %		2,923	26.46 %	23	
Medium to High		2.50 to <10.00			15	5,383	181	26.80 %	5,432	6.54 %	16,692	16.28 %		3,473	63.94 %	57	
High		10.00 to <100.00			16	328	28	20.75 %	334	41.87 %	2,046	14.85 %		272	81.43 %	20	
Default		100.00 (Default)			17	136	16	18.95 %	139	100.00 %	967	12.89 %		208	149.56 %	7	
Sub-total					18	116,612	38,494	39.28 %	131,736	0.73 %	613,049	17.84 %		14,124	10.72 %	143	87
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,502	6,305	58.06 %	5,163	0.04 %	42,707	43.18 %		290	5.62 %	1	
Very low to Low		0.15 to <0.25			20	6,925	191	100.11 %	7,116	0.21 %	12,277	17.87 %		561	7.88 %	3	
Low		0.25 to <0.50			21	598	217	52.62 %	713	0.37 %	6,006	44.64 %		214	30.02 %	1	
Low		0.50 to <0.75			22	196	-	-	196	0.68 %	3,778	56.68 %		113	57.68 %	1	
Medium		0.75 to <2.50			23	1,604	62	75.30 %	1,651	1.03 %	6,796	30.97 %		711	43.05 %	6	
Medium to High		2.50 to <10.00			24	491	2	111.95 %	494	3.68 %	2,482	28.37 %		429	86.86 %	6	
High		10.00 to <100.00			25	121	143	61.95 %	209	23.69 %	1,834	28.20 %		337	161.09 %	14	
Default		100.00 (Default)			26	213	-	62.69 %	213	100.00 %	2,362	35.07 %		490	230.46 %	60	
Sub-total					27	11,650	6,920	59.30 %	15,755	2.02 %	78,242	29.93 %		3,145	19.96 %	92	119
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	418	39,020	56.47 %	22,452	0.04 %	2,987,398	73.67 %		502	2.24 %	7	
Very low to Low		0.15 to <0.25			29	86	2,459	75.19 %	1,935	0.17 %	292,699	90.34 %		172	8.90 %	3	
Low		0.25 to <0.50			30	2,785	15,406	41.47 %	9,174	0.28 %	964,035	63.57 %		876	9.55 %	17	
Low		0.50 to <0.75			31	8	154	87.33 %	143	0.56 %	31,285	91.93 %		34	23.71 %	1	
Medium		0.75 to <2.50			32	3,915	4,627	52.50 %	6,344	1.24 %	615,266	72.10 %		2,207	34.78 %	58	
Medium to High		2.50 to <10.00			33	1,277	1,183	84.55 %	2,277	4.67 %	378,974	82.12 %		2,228	97.85 %	86	
High		10.00 to <100.00			34	761	306	62.03 %	951	21.11 %	130,374	70.13 %		1,617	170.10 %	142	
Default		100.00 (Default)			35	63	30	39.23 %	75	100.00 %	5,206	53.47 %		216	289.28 %	35	
Sub-total					36	9,313	63,185	53.87 %	43,351	1.15 %	5,405,237	72.44 %		7,852	18.12 %	349	371
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	412	2,233	78.39 %	2,466	0.06 %	50,808	60.25 %		294	11.91 %	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,568	2,793	77.26 %	3,674	0.39 %	62,845	65.17 %		1,534	41.77 %	9	
Low		0.50 to <0.75			40	2,082	1,042	62.85 %	2,678	0.65 %	54,688	60.38 %		1,412	52.70 %	10	
Medium		0.75 to <2.50			41	3,506	546	59.23 %	3,738	1.89 %	26,625	57.63 %		2,890	77.30 %	41	
Medium to High		2.50 to <10.00			42	3,264	144	68.59 %	3,295	4.24 %	24,659	56.17 %		2,834	86.01 %	81	
High		10.00 to <100.00			43	755	56	67.03 %	776	19.42 %	7,163	55.69 %		909	117.10 %	87	
Default		100.00 (Default)			44	204	19	84.67 %	204	100.00 %	5,218	57.00 %		980	480.86 %	59	
Sub-total					45	11,791	6,833	73.75 %	16,831	3.55 %	232,006	59.71 %		10,853	64.48 %	288	235
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	19,855	4,310	48.29 %	22,191	0.09 %	347,384	26.17 %		1,454	6.55 %	6	
Very low to Low		0.15 to <0.25			47	4,125	1,178	76.18 %	5,022	0.20 %	207,928	74.94 %		1,562	31.11 %	7	
Low		0.25 to <0.50			48	5,094	2,494	28.24 %	5,798	0.28 %	726,703	42.16 %		1,324	22.83 %	7	
Low		0.50 to <0.75			49	8,291	-	89.97 %	8,112	0.64 %	162,498	35.07 %		2,480	30.58 %	18	
Medium		0.75 to <2.50			50	6,544	650	44.65 %	6,787	1.27 %	246,188	42.64 %		3,515	51.79 %	39	
Medium to High		2.50 to <10.00			51	3,440	211	31.75 %	3,480	4.76 %	326,076	43.12 %		2,328	66.90 %	68	
High		10.00 to <100.00			52	759	307	31.44 %	854	25.04 %	249,838	51.12 %		936	109.65 %	105	
Default		100.00 (Default)			53	143	2	28.00 %	142	100.00 %	51,381	48.19 %		462	325.33 %	53	
Sub-total					54	48,251	9,152	45.21 %	52,386	1.35 %	2,317,996	37.72 %		14,061	26.84 %	303	276
Total (all retail portfolios)					55	239,244	124,584	50.12 %	301,686	1.02 %	8,799,407	33.86 %		50,498	16.74 %	1,177	1,096

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

(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

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

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2022 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) *(8)* h	RWA i	RWA density j	EL k	Provisions l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	73,099	115,806	48.61 %	140,071	0.08 %	6,769	32.61 %	2.06	25,631	18.30 %	39	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	48,172	55,732	44.32 %	70,749	0.19 %	6,805	34.64 %	2.20	22,862	32.31 %	47	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	54,157	47,828	45.59 %	73,092	0.32 %	10,095	34.43 %	2.23	30,620	41.89 %	81	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	44,311	35,378	49.61 %	59,454	0.55 %	8,013	32.81 %	2.28	30,649	51.55 %	108	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	48,784	29,404	49.72 %	60,926	1.20 %	9,790	33.69 %	2.50	44,407	72.89 %	237	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	10,994	7,315	51.99 %	14,117	3.86 %	3,445	33.67 %	2.30	14,476	102.54 %	184	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,307	866	49.68 %	2,668	16.27 %	921	34.56 %	1.88	4,302	161.24 %	154	
Default	Default	100.00 (Default)	C	C to D	63	1,245	329	56.11 %	1,382	100.00 %	443	39.87 %	3.13	2,680	193.92 %	567	
Sub-total					64	283,069	292,658	47.63 %	422,459	0.92 %	46,281	33.52 %		175,627	41.57 %	1,417	1,860
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	225,339	7,644	61.36 %	230,075	0.01 %	1,761	3.70 %	2.87	4,396	1.91 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,716	459	76.88 %	3,050	0.19 %	113	23.09 %	2.64	198	6.50 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	216	175	38.73 %	270	0.32 %	91	24.11 %	1.95	76	28.00 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	177	102	35.89 %	210	0.57 %	62	30.47 %	1.77	97	46.11 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	61	22	33.29 %	60	1.28 %	54	29.53 %	1.25	33	56.21 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	244	57	34.16 %	262	2.84 %	80	34.89 %	1.36	163	62.07 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	72	3	-	-	3	100.00 %	1	49.11 %	1.00	21	650.75 %	-	
Sub-total					73	228,756	8,459	61.17 %	233,930	0.02 %	2,162	4.04 %		4,984	2.13 %	5	10
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	6,121	5,660	68.70 %	10,776	0.08 %	216	16.13 %	1.08	735	6.82 %	1	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,434	4,418	64.51 %	4,124	0.19 %	98	13.92 %	0.92	708	17.17 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	3,463	1,851	64.34 %	4,464	0.32 %	76	10.26 %	0.78	764	17.12 %	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	655	707	63.17 %	1,076	0.54 %	38	11.87 %	0.71	154	14.29 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,402	54	49.83 %	1,050	1.50 %	39	14.99 %	0.50	92	8.80 %	1	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	156	6	90.42 %	148	7.72 %	20	20.50 %	0.54	175	118.47 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	13,231	12,696	66.23 %	21,638	0.29 %	487	14.26 %		2,628	12.15 %	9	8
Total (all wholesale portfolios)					83	525,056	313,813	48.75 %	678,027	0.59 %	48,930	22.74 %		183,239	27.02 %	1,431	1,878

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.
(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.
(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.
(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.
(6) Obligor count for Wholesale portfolios is at the borrower level.
(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.
(8) Calculated as the effective maturity in years weighted by EAD.

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2022 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) h	RWA i	RWA density j	EL k	Provisions l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	30,339	-	-	40,674	0.01 %	128,913	30.79 %		346	0.85 %	1	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	6,844	-	-	271	0.61 %	14,031	41.25 %		96	35.59 %	1	
Medium		0.75 to <2.50			5	2,058	-	-	2	1.32 %	5,382	41.63 %		1	66.21 %	-	
Medium to High		2.50 to <10.00			6	1,498	-	-	-	-	4,510	-		-	-	-	
High		10.00 to <100.00			7	123	-	-	-	-	547	-		-	-	-	
Default		100.00 (Default)			8	85	-	-	-	-	448	-		-	-	-	
Sub-total					9	40,947	-	-	40,947	0.01 %	153,831	30.86 %		443	1.08 %	2	5
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	76,190	35,155	43.48 %	91,476	0.09 %	469,927	17.39 %		3,572	3.90 %	14	
Very low to Low		0.15 to <0.25			11	9,328	1,761	28.05 %	9,823	0.22 %	50,546	20.12 %		901	9.16 %	4	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	15,096	35	80.57 %	15,126	0.61 %	39,157	18.77 %		2,674	17.68 %	17	
Medium		0.75 to <2.50			14	8,075	642	23.89 %	8,228	1.17 %	31,100	19.00 %		2,277	27.67 %	18	
Medium to High		2.50 to <10.00			15	4,679	124	34.50 %	4,721	6.64 %	13,212	15.85 %		2,968	62.86 %	49	
High		10.00 to <100.00			16	289	20	21.76 %	293	41.98 %	1,709	14.35 %		231	78.66 %	17	
Default		100.00 (Default)			17	121	16	18.94 %	124	100.00 %	931	12.45 %		168	135.42 %	7	
Sub-total					18	113,778	37,753	42.41 %	129,791	0.66 %	606,582	17.79 %		12,791	9.85 %	126	65
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,402	5,841	58.92 %	4,843	0.04 %	42,603	43.28 %		273	5.64 %	1	
Very low to Low		0.15 to <0.25			20	6,261	108	100.00 %	6,370	0.17 %	12,245	21.44 %		504	7.92 %	2	
Low		0.25 to <0.50			21	529	199	49.91 %	628	0.37 %	5,879	45.00 %		190	30.26 %	1	
Low		0.50 to <0.75			22	1,164	23	100.00 %	1,187	0.72 %	5,826	30.00 %		371	31.25 %	2	
Medium		0.75 to <2.50			23	337	28	45.56 %	349	1.24 %	4,486	46.81 %		267	76.39 %	2	
Medium to High		2.50 to <10.00			24	388	1	88.62 %	389	3.69 %	2,516	30.96 %		356	91.45 %	5	
High		10.00 to <100.00			25	122	96	62.07 %	182	23.88 %	1,565	29.05 %		303	166.19 %	13	
Default		100.00 (Default)			26	214	-	-	214	100.00 %	4,729	38.23 %		569	264.97 %	60	
Sub-total					27	10,417	6,296	59.48 %	14,162	2.12 %	79,849	31.91 %		2,833	19.99 %	86	102
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,232	40,714	57.57 %	24,670	0.04 %	3,240,763	77.87 %		613	2.48 %	8	
Very low to Low		0.15 to <0.25			29	563	2,438	71.59 %	2,309	0.23 %	312,610	83.23 %		241	10.45 %	4	
Low		0.25 to <0.50			30	2,419	12,618	37.15 %	7,107	0.29 %	643,747	61.82 %		672	9.46 %	13	
Low		0.50 to <0.75			31	464	1,036	83.52 %	1,329	0.69 %	203,085	87.66 %		354	26.66 %	8	
Medium		0.75 to <2.50			32	3,297	3,510	44.69 %	4,866	1.23 %	404,403	74.56 %		1,761	36.20 %	46	
Medium to High		2.50 to <10.00			33	2,075	1,314	79.35 %	3,118	4.47 %	426,359	83.99 %		3,009	96.51 %	116	
High		10.00 to <100.00			34	484	224	62.83 %	625	24.22 %	85,466	73.61 %		1,180	188.80 %	114	
Default		100.00 (Default)			35	56	25	40.70 %	66	100.00 %	4,448	58.45 %		203	305.50 %	32	
Sub-total					36	10,590	61,879	54.14 %	44,090	1.05 %	5,320,881	75.84 %		8,033	18.22 %	341	430
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	445	2,356	73.36 %	2,511	0.06 %	55,738	59.92 %		291	11.60 %	1	
Very low to Low		0.15 to <0.25			38	158	776	68.00 %	686	0.19 %	42,066	87.75 %		246	35.82 %	1	
Low		0.25 to <0.50			39	1,500	2,480	75.86 %	3,324	0.43 %	38,001	63.75 %		1,356	40.80 %	8	
Low		0.50 to <0.75			40	1,918	235	71.02 %	2,016	0.68 %	14,364	53.94 %		979	48.54 %	7	
Medium		0.75 to <2.50			41	3,063	743	53.28 %	3,366	1.81 %	47,080	58.09 %		2,563	76.15 %	35	
Medium to High		2.50 to <10.00			42	3,286	291	46.35 %	3,338	4.37 %	24,761	58.78 %		3,027	90.69 %	90	
High		10.00 to <100.00			43	714	46	77.74 %	726	18.97 %	5,438	54.91 %		835	115.08 %	78	
Default		100.00 (Default)			44	188	26	85.81 %	200	100.00 %	5,116	58.93 %		1,009	504.32 %	58	
Sub-total					45	11,272	6,953	70.37 %	16,167	3.56 %	232,564	60.29 %		10,306	63.75 %	278	208
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	19,153	4,150	50.00 %	21,477	0.09 %	354,866	26.18 %		1,369	6.38 %	5	
Very low to Low		0.15 to <0.25			47	4,310	1,085	72.99 %	5,102	0.20 %	177,026	74.01 %		1,571	30.80 %	7	
Low		0.25 to <0.50			48	4,807	2,374	27.89 %	5,469	0.30 %	762,659	42.29 %		1,289	23.56 %	7	
Low		0.50 to <0.75			49	6,687	16	55.94 %	6,522	0.63 %	125,774	34.51 %		1,944	29.81 %	14	
Medium		0.75 to <2.50			50	7,444	704	41.34 %	7,691	1.25 %	386,713	44.68 %		4,123	53.61 %	46	
Medium to High		2.50 to <10.00			51	3,017	40	36.60 %	3,003	4.69 %	177,543	44.27 %		2,070	68.93 %	60	
High		10.00 to <100.00			52	971	293	34.78 %	1,072	22.85 %	221,278	50.96 %		1,177	109.76 %	122	
Default		100.00 (Default)			53	129	2	25.36 %	128	100.00 %	50,022	46.20 %		391	305.81 %	45	
Sub-total					54	46,518	8,664	45.55 %	50,464	1.38 %	2,255,881	38.31 %		13,934	27.61 %	306	244
Total (all retail portfolios)					55	233,522	121,545	51.09 %	295,621	0.98 %	8,649,588	34.76 %		48,340	16.35 %	1,139	1,054

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

(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

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

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2022 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) *(8)* h	RWA i	RWA density j	EL k	Provisions l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	64,522	112,730	49.45 %	129,998	0.08 %	6,558	33.90 %	2.12	25,335	19.49 %	37	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	44,874	58,817	46.59 %	69,952	0.19 %	6,731	35.30 %	2.14	23,007	32.89 %	47	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	52,940	43,062	46.73 %	70,639	0.32 %	10,056	34.52 %	2.26	29,622	41.93 %	78	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	41,359	35,361	50.30 %	56,920	0.55 %	7,918	33.63 %	2.25	30,008	52.72 %	106	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	44,902	28,791	51.10 %	57,412	1.20 %	10,732	34.33 %	2.46	42,609	74.22 %	230	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	9,293	7,542	51.69 %	12,717	3.83 %	3,329	34.41 %	2.05	12,848	101.03 %	167	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,088	630	49.45 %	2,345	16.26 %	900	35.81 %	1.70	3,849	164.15 %	137	
Default	Default	100.00 (Default)	C	C to D	63	1,376	451	100.00 %	1,792	100.00 %	492	37.89 %	2.69	4,128	230.33 %	614	
Sub-total					64	261,354	287,384	48.87 %	401,775	1.03 %	46,716	34.32 %		171,406	42.66 %	1,416	1,795
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	199,516	7,177	60.73 %	203,931	0.01 %	1,766	4.41 %	3.05	4,320	2.12 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	296	144	67.55 %	373	0.19 %	122	23.81 %	2.37	90	24.14 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	344	285	41.01 %	445	0.32 %	97	23.88 %	1.76	120	26.88 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	224	103	34.05 %	255	0.57 %	62	33.79 %	1.88	92	36.18 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	70	22	35.22 %	63	1.30 %	85	29.47 %	1.27	36	56.61 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	220	61	34.98 %	240	2.83 %	116	35.38 %	1.32	171	70.96 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	4	-	-	4	15.30 %	2	49.13 %	1.00	8	238.88 %	-	
Default	Default	100.00 (Default)	C	C to D	72	1	-	-	1	100.00 %	1	20.00 %	5.00	4	265.00 %	-	
Sub-total					73	200,675	7,792	59.51 %	205,312	0.02 %	2,251	4.57 %		4,841	2.36 %	6	17
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,657	5,588	69.97 %	16,317	0.07 %	220	16.30 %	1.39	1,242	7.62 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,168	4,303	60.77 %	6,602	0.19 %	107	14.08 %	1.23	198	3.00 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,235	1,583	61.30 %	2,007	0.32 %	73	13.16 %	0.97	320	15.95 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	511	637	60.79 %	868	0.54 %	39	12.22 %	1.79	153	17.60 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,894	38	80.04 %	1,597	1.45 %	41	17.30 %	0.48	578	36.20 %	4	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	108	8	90.81 %	104	5.10 %	20	14.48 %	0.41	97	93.40 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	11	-	-	11	15.28 %	1	45.00 %	1.00	24	218.72 %	1	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	19,584	12,157	65.15 %	27,506	0.24 %	501	15.47 %		2,612	9.50 %	11	4
Total (all wholesale portfolios)					83	481,613	307,333	49.78 %	634,593	0.67 %	49,468	23.88 %		178,859	28.19 %	1,433	1,816

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.
(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.
(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.
(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.
(6) Obligor count for Wholesale portfolios is at the borrower level.
(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.
(8) Calculated as the effective maturity in years weighted by EAD.

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2022 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) h	RWA i	RWA density j	EL k	Provisions l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	29,456	-	-	39,678	-	126,751	30.14 %		364	0.92 %	1	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	6,680	-	-	261	0.61 %	13,906	39.93 %		99	38.04 %	1	
Medium		0.75 to <2.50			5	2,032	-	-	2	1.32 %	5,443	39.70 %		1	63.14 %	-	
Medium to High		2.50 to <10.00			6	1,555	-	-	-	-	4,745	-		-	-	-	
High		10.00 to <100.00			7	116	-	-	-	-	521	-		-	-	-	
Default		100.00 (Default)			8	101	-	-	-	-	475	-		-	-	-	
Sub-total					9	39,940	-	-	39,941	0.0001	151,841	30.20 %		464	1.17 %	2	5
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	74,512	34,248	43.51 %	89,414	0.09 %	469,546	16.95 %		3,396	3.80 %	13	
Very low to Low		0.15 to <0.25			11	8,964	1,651	27.18 %	9,413	0.22 %	49,310	19.48 %		835	8.86 %	4	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	14,581	28	76.60 %	14,603	0.61 %	39,061	17.61 %		2,460	16.84 %	16	
Medium		0.75 to <2.50			14	7,872	544	22.52 %	7,994	1.18 %	30,610	18.00 %		2,106	26.34 %	17	
Medium to High		2.50 to <10.00			15	4,606	95	36.34 %	4,641	6.65 %	13,142	14.83 %		2,733	58.90 %	45	
High		10.00 to <100.00			16	263	24	20.08 %	267	42.58 %	1,534	13.44 %		197	73.53 %	15	
Default		100.00 (Default)			17	126	14	19.55 %	128	100.00 %	976	12.08 %		163	126.84 %	7	
Sub-total					18	110,924	36,604	42.44 %	126,460	0.66 %	604,179	17.19 %		11,890	9.40 %	117	61
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,332	5,732	59.01 %	4,715	0.04 %	42,018	67.39 %		414	8.78 %	1	
Very low to Low		0.15 to <0.25			20	5,853	90	100.00 %	5,943	0.17 %	12,199	21.15 %		464	7.81 %	2	
Low		0.25 to <0.50			21	525	192	50.29 %	621	0.37 %	5,797	69.43 %		290	46.69 %	2	
Low		0.50 to <0.75			22	1,083	18	100.00 %	1,100	0.72 %	5,891	28.98 %		331	30.10 %	2	
Medium		0.75 to <2.50			23	414	30	44.53 %	427	1.24 %	4,442	70.33 %		453	105.98 %	4	
Medium to High		2.50 to <10.00			24	381	2	88.70 %	383	3.70 %	2,573	36.70 %		435	113.64 %	6	
High		10.00 to <100.00			25	123	88	62.74 %	178	23.70 %	1,575	33.62 %		342	192.34 %	14	
Default		100.00 (Default)			26	225	-	-	225	100.00 %	5,377	42.83 %		695	308.98 %	64	
Sub-total					27	9,936	6,152	59.45 %	13,592	2.27 %	79,872	42.54 %		3,424	25.20 %	95	110
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,062	40,317	57.02 %	24,050	0.04 %	3,214,382	77.65 %		591	2.46 %	8	
Very low to Low		0.15 to <0.25			29	506	2,320	70.91 %	2,151	0.23 %	300,110	82.35 %		222	10.34 %	4	
Low		0.25 to <0.50			30	2,194	12,268	37.58 %	6,804	0.29 %	617,846	61.32 %		638	9.38 %	12	
Low		0.50 to <0.75			31	417	982	82.37 %	1,226	0.69 %	196,069	86.10 %		321	26.21 %	7	
Medium		0.75 to <2.50			32	3,073	3,496	46.10 %	4,684	1.23 %	391,648	74.30 %		1,688	36.03 %	44	
Medium to High		2.50 to <10.00			33	1,939	1,345	79.39 %	3,007	4.44 %	419,245	83.47 %		2,872	95.50 %	112	
High		10.00 to <100.00			34	434	213	63.23 %	569	23.67 %	80,896	73.78 %		1,069	187.90 %	102	
Default		100.00 (Default)			35	54	24	41.61 %	64	100.00 %	4,109	57.52 %		212	331.13 %	29	
Sub-total					36	9,679	60,965	53.93 %	42,555	1.02 %	5,224,305	75.48 %		7,613	17.89 %	318	402
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,454	2,990	76.09 %	4,060	0.08 %	60,978	58.96 %		575	14.16 %	2	
Very low to Low		0.15 to <0.25			38	134	571	65.99 %	511	0.19 %	37,792	88.14 %		184	36.03 %	1	
Low		0.25 to <0.50			39	114	377	68.30 %	372	0.44 %	22,863	87.02 %		229	61.56 %	1	
Low		0.50 to <0.75			40	2,057	437	86.62 %	2,334	0.58 %	13,585	55.13 %		1,062	45.52 %	7	
Medium		0.75 to <2.50			41	2,227	631	55.61 %	2,470	1.54 %	43,120	58.42 %		1,801	72.90 %	22	
Medium to High		2.50 to <10.00			42	3,300	267	49.44 %	3,321	4.15 %	25,103	58.53 %		2,980	89.74 %	85	
High		10.00 to <100.00			43	642	19	81.08 %	651	15.94 %	4,988	54.39 %		720	110.64 %	58	
Default		100.00 (Default)			44	154	3	97.66 %	152	100.00 %	4,526	58.09 %		627	411.57 %	57	
Sub-total					45	10,082	5,295	71.56 %	13,871	3.25 %	212,955	59.72 %		8,178	58.95 %	233	175
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	17,973	4,014	49.79 %	20,218	0.09 %	355,720	25.65 %		1,252	6.19 %	5	
Very low to Low		0.15 to <0.25			47	4,352	1,089	73.26 %	5,150	0.20 %	179,073	75.35 %		1,613	31.32 %	7	
Low		0.25 to <0.50			48	4,919	2,348	27.87 %	5,573	0.30 %	758,633	42.36 %		1,314	23.57 %	7	
Low		0.50 to <0.75			49	6,248	18	56.08 %	6,089	0.63 %	125,883	33.97 %		1,788	29.36 %	13	
Medium		0.75 to <2.50			50	6,963	696	42.79 %	7,216	1.24 %	383,512	44.27 %		3,747	51.93 %	41	
Medium to High		2.50 to <10.00			51	2,859	32	40.77 %	2,843	4.70 %	168,556	43.76 %		1,939	68.21 %	56	
High		10.00 to <100.00			52	924	277	34.52 %	1,019	22.14 %	220,890	51.38 %		1,481	145.44 %	145	
Default		100.00 (Default)			53	128	2	31.59 %	126	100.00 %	51,339	46.09 %		428	339.74 %	40	
Sub-total					54	44,366	8,476	45.63 %	48,234	1.36 %	2,243,606	38.39 %		13,562	28.12 %	314	222
Total (all retail portfolios)					55	224,927	117,492	50.84 %	284,653	0.95 %	8,516,758	34.61 %		45,131	15.86 %	1,079	975

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

(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

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

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

($ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2022 Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF *(4)* c	EAD post-CRM and post-CCF d	Average PD *(5)* e	Number of obligors *(6)* f	Average LGD *(7)* g	Average maturity (years) *(8)* h	RWA i	RWA density j	EL k	Provisions l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	68,002	105,710	49.55 %	129,699	0.08 %	6,686	34.12 %	2.08	24,085	18.57 %	37	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	41,482	54,895	46.99 %	65,869	0.19 %	7,267	35.42 %	2.13	21,687	32.93 %	44	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	49,405	45,115	47.00 %	68,069	0.32 %	10,827	34.79 %	2.18	28,325	41.61 %	76	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	40,888	33,640	50.24 %	55,151	0.55 %	8,314	33.22 %	2.22	28,505	51.69 %	101	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	40,968	26,970	51.06 %	52,717	1.21 %	11,133	33.84 %	2.44	37,916	71.92 %	209	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	9,246	6,435	53.09 %	12,101	3.94 %	3,663	34.48 %	2.02	11,943	98.69 %	162	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,196	839	59.68 %	2,597	16.04 %	951	35.82 %	1.73	4,293	165.32 %	149	
Default	Default	100.00 (Default)	C	C to D	63	1,563	512	100.00 %	2,024	100.00 %	516	37.32 %	2.51	4,763	235.38 %	640	
Sub-total					64	253,750	274,116	49.06 %	388,227	1.11 %	49,357	34.33 %		161,517	41.60 %	1,418	1,856
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	197,117	7,436	60.37 %	201,670	0.01 %	1,799	4.65 %	3.08	4,174	2.07 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	302	131	71.45 %	374	0.19 %	130	22.97 %	2.06	82	21.89 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	260	367	40.75 %	390	0.32 %	105	24.02 %	1.84	143	36.74 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	100	40	34.75 %	109	0.57 %	63	34.75 %	2.58	54	49.77 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	61	32	34.22 %	56	1.19 %	90	38.44 %	1.41	42	75.46 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	285	58	38.81 %	307	2.74 %	109	34.09 %	1.28	212	68.95 %	3	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	-	-	15.30 %	3	32.84 %	1.00	-	159.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	4	-	-	4	100.00 %	4	39.37 %	2.55	19	519.85 %	-	
Sub-total					73	198,130	8,064	59.27 %	202,910	0.02 %	2,303	4.79 %		4,726	2.33 %	7	8
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	10,201	5,631	70.32 %	14,974	0.07 %	216	16.99 %	1.26	1,222	8.16 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	3,146	4,131	63.32 %	5,510	0.19 %	101	13.98 %	1.20	523	9.50 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	4,429	1,555	60.87 %	5,157	0.32 %	75	13.74 %	1.20	581	11.26 %	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	911	629	61.08 %	1,257	0.54 %	40	12.19 %	2.11	357	28.42 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,770	12	86.62 %	1,481	1.45 %	40	15.00 %	0.45	457	30.90 %	2	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	158	16	52.93 %	161	4.43 %	24	20.43 %	0.46	119	73.78 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	11	-	-	11	15.28 %	1	45.00 %	1.00	24	218.72 %	1	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,626	11,974	66.19 %	28,551	0.26 %	497	15.54 %		3,283	11.50 %	11	9
Total (all wholesale portfolios)					83	472,506	294,154	50.04 %	619,688	0.71 %	52,157	23.79 %		169,526	27.36 %	1,436	1,873

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Columns “a”, “b”, "c" and "f" are grouped by the obligor’s PD while remaining columns are grouped by the guarantor, where applicable.
(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.
(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.
(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.
(6) Obligor count for Wholesale portfolios is at the borrower level.
(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.
(8) Calculated as the effective maturity in years weighted by EAD.

CR8 - RWA FLOW STATEMENTS OF CREDIT RISK AND COUNTERPARTY CREDIT RISK EXPOSURES *(1)*		Q2 2023			Q1 2023		
		Credit risk, of which		Counterparty credit risk *(2)*	Credit risk, of which		Counterparty credit risk *(2)*
		IRB	Standardized		IRB	Standardized	
($ millions)		a	b	c	d	e	f
1	**RWA as at beginning of reporting period**	213,115	22,241	14,822	233,737	21,667	15,034
2	Asset size *(3)*	(736)	1,484	(897)	(8,998)	688	(164)
3	Asset quality *(4)*	730	40	(290)	(3,271)	5	13
4	Model updates *(5)*	(194)	-	-	(4,667)	-	-
5	Methodology and policy *(6)*	(9,029)	(5,107)	(343)	(782)	-	-
6	Acquisitions and disposals	793	75,887	738	-	-	-
7	Foreign exchange movements	1,901	65	120	(2,904)	(119)	(61)
8	Other	-	-	-	-	-	-
9	**RWA as at end of reporting period**	206,580	94,610	14,150	213,115	22,241	14,822

CR8 - RWA FLOW STATEMENTS OF CREDIT RISK AND COUNTERPARTY CREDIT RISK EXPOSURES *(1)*		Q4 2022			Q3 2022		
		Credit risk, of which		Counterparty credit risk *(2)*	Credit risk, of which		Counterparty credit risk *(2)*
		IRB	Standardized		IRB	Standardized	
($ millions)		a	b	c	d	e	f
1	**RWA as at beginning of reporting period**	227,199	27,285	17,144	214,657	25,820	19,344
2	Asset size *(3)*	(2,260)	(265)	(2,455)	15,500	1,478	(1,808)
3	Asset quality *(4)*	(2,278)	5	(155)	(3,336)	3	(364)
4	Model updates *(5)*	-	-	-	619	-	-
5	Methodology and policy *(6)*	3,261	(6,022)	-	-	-	-
6	Acquisitions and disposals	-	-	-	-	-	-
7	Foreign exchange movements	7,815	664	500	(241)	(16)	(28)
8	Other	-	-	-	-	-	-
9	**RWA as at end of reporting period**	233,737	21,667	15,034	227,199	27,285	17,144

CR8 - RWA FLOW STATEMENTS OF CREDIT RISK AND COUNTERPARTY CREDIT RISK EXPOSURES *(1)*		Q2 2022		
		Credit risk, of which		Counterparty credit risk *(2)*
		IRB	Standardized	
($ millions)		a	b	c
1	**RWA as at beginning of reporting period**	221,551	26,561	18,941
2	Asset size *(3)*	(1,850)	219	1,310
3	Asset quality *(4)*	(5,612)	(7)	(781)
4	Model updates *(5)*	(982)	-	-
5	Methodology and policy *(6)*	315	(1,060)	-
6	Acquisitions and disposals	-	-	-
7	Foreign exchange movements	1,235	107	(126)
8	Other	-	-	-
9	**RWA as at end of reporting period**	214,657	25,820	19,344

(1) Credit Risk excludes RWA for Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.
(2) Counterparty Credit Risk includes RWA for derivatives, SFTs, trades cleared through central counterparties and CVA charge.
(3) Asset size includes organic changes in book size and composition (including new business and maturing loans).
(4) Asset quality captures the quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments.
(5) Model updates include model implementation, change in model scope or any change to address model malfunctions.
(6) Methodology and policy include methodology changes to the calculations driven by regulatory policy changes, such as new or revised regulation.

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

($ millions)	LINE #	Q2 2023										
		Standardized		FIRB		AIRB		Total		In percentage of Total EAD		
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	Standardized	FIRB	AIRB
Corporate (incl specialized lending and SMEs treated as corporate)	1	58,551	71	181,192	5,552	184,398	4,119	424,141	9,742	13.80 %	42.72 %	43.48 %
Sovereign	2	839	-	-	-	247,406	76	248,245	76	0.34 %	-	99.66 %
Bank	3	836	-	19,533	814	-	-	20,369	814	4.10 %	95.90 %	-
Total Wholesale	4	60,226	71	200,725	6,366	431,804	4,195	692,755	10,632	8.69 %	28.98 %	62.33 %
Residential mortgages excluding home equity line of credits (HELOCs)	5	13,386	-	-	-	152,834	39,012	166,220	39,012	8.05 %	-	91.95 %
HELOCs	6	3,958	-	-	-	69,185	-	73,143	-	5.41 %	-	94.59 %
Other retail	7	20,965	462	-	-	23,501	6	44,466	468	47.15 %	-	-
Qualifying revolving retail	8	1,786	-	-	-	46,451	-	48,237	-	3.70 %	-	96.30 %
Retail SMEs	9	2,420	7	-	-	14,806	284	17,226	291	14.05 %	-	85.95 %
Total Retail	10	42,515	469	-	-	306,777	39,302	349,292	39,771	12.17 %	-	87.83 %
Other assets	11	15,193	-	-	-	-	-	15,193	-	100.00 %	-	-
Equity	12	4,908	-	-	-	-	-	4,908	-	100.00 %	-	-
Total Bank	13	122,842	540	200,725	6,366	738,581	43,497	1,062,148	50,403	11.57 %	18.90 %	69.54 %

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

(2) Credit risk mitigants herein include only credit derivatives and guarantees. Collateral is reflected in the risk parameters (PDs, LGDs) for AIRB and FIRB exposures and risk weights for exposures under the Standardized Approach.

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

EXPOSURE COVERED BY CREDIT RISK MITIGATION *(1) (2) (3)*		Q1 2023				Q4 2022			
		Standardized		AIRB		Standardized		AIRB	
($ millions)	LINE #	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	1	1,556	3	395,391	15,464	1,515	5	422,459	14,586
Sovereign	2	2	-	258,070	119	2	-	233,930	111
Bank	3	41	-	21,773	766	56	-	21,638	952
Total Wholesale	4	1,599	3	675,234	16,349	1,573	5	678,027	15,649
Residential mortgages excluding home equity line of credits (HELOCs)	5	460	-	129,237	39,097	503	-	127,520	39,014
HELOCs	6	43	-	62,533	-	48	-	61,598	-
Other retail	7	3,829	454	50,650	1,120	4,154	431	52,386	1,140
Qualifying revolving retail	8	-	-	45,094	-	-	-	43,351	-
Retail SMEs	9	2,062	-	16,512	336	2,056	2	16,831	333
Total Retail	10	6,394	454	304,026	40,553	6,761	433	301,686	40,487
Other assets	11	11,998	-	-	-	11,550	-	-	-
Equity	12	2,845	-	-	-	2,739	-	-	-
Total Bank	13	22,836	457	979,260	56,902	22,623	438	979,713	56,136

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

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

(2) Credit risk mitigants herein include only credit derivatives and guarantees. Collateral is reflected in the risk parameters (PDs, LGDs) for AIRB exposures and risk weights for exposures under the Standardized Approach.

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

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION *(1)* ($ millions)	LINE #	Q2 2023 Canada	Q2 2023 U.S.	Q2 2023 Other	Q2 2023 Total	Q1 2023 Canada	Q1 2023 U.S.	Q1 2023 Other	Q1 2023 Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	156,370	255,867	11,904	424,141	165,555	217,790	13,602	396,947
Sovereign	2	75,633	164,234	8,378	248,245	78,215	168,350	11,507	258,072
Bank	3	2,080	4,692	13,597	20,369	1,023	10,888	9,903	21,814
Total Wholesale	4	234,083	424,793	33,879	692,755	244,793	397,028	35,012	676,833
Residential mortgages excluding home equity line of credits (HELOCs)	5	142,763	23,457	-	166,220	120,120	9,577	-	129,697
HELOCs	6	62,460	10,683	-	73,143	55,918	6,658	-	62,576
Other retail	7	16,423	28,043	-	44,466	42,808	11,671	-	54,479
Qualifying revolving retail	8	44,653	3,584	-	48,237	43,357	1,737	-	45,094
Retail SMEs	9	10,458	6,763	5	17,226	11,742	6,696	136	18,574
Total Retail	10	276,757	72,530	5	349,292	273,945	36,339	136	310,420
Other assets	11	7,347	7,467	379	15,193	8,051	3,599	348	11,998
Equity	12	288	4,560	60	4,908	287	2,339	219	2,845
Total Bank	13	518,475	509,350	34,323	1,062,148	527,076	439,305	35,715	1,002,096

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION *(1)* ($ millions)	LINE #	Q4 2022 Canada	Q4 2022 U.S.	Q4 2022 Other	Q4 2022 Total	Q3 2022 Canada	Q3 2022 U.S.	Q3 2022 Other	Q3 2022 Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	173,789	237,047	13,138	423,974	167,645	228,084	13,537	409,266
Sovereign	2	75,295	149,050	9,587	233,932	63,796	130,216	11,301	205,313
Bank	3	1,557	7,622	12,515	21,694	5,597	7,298	14,648	27,543
Total Wholesale	4	250,641	393,719	35,240	679,600	237,038	365,598	39,486	642,122
Residential mortgages excluding home equity line of credits (HELOCs)	5	118,464	9,559	-	128,023	115,549	8,471	-	124,020
HELOCs	6	54,900	6,746	-	61,646	55,189	6,256	-	61,445
Other retail	7	43,687	12,853	-	56,540	41,923	12,742	-	54,665
Qualifying revolving retail	8	41,648	1,703	-	43,351	42,583	1,507	-	44,090
Retail SMEs	9	11,669	7,150	68	18,887	11,403	6,569	65	18,037
Total Retail	10	270,368	38,011	68	308,447	266,647	35,545	65	302,257
Other assets	11	8,060	3,211	279	11,550	8,002	2,944	251	11,197
Equity	12	264	2,269	206	2,739	210	2,110	241	2,561
Total Bank	13	529,333	437,210	35,793	1,002,336	511,897	406,197	40,043	958,137

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION *(1)* ($ millions)	LINE #	Q2 2022 Canada	Q2 2022 U.S.	Q2 2022 Other	Q2 2022 Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	163,135	219,213	13,026	395,374
Sovereign	2	66,649	124,866	11,396	202,911
Bank	3	5,610	7,867	15,121	28,598
Total Wholesale	4	235,394	351,946	39,543	626,883
Residential mortgages excluding home equity line of credits (HELOCs)	5	112,844	8,088	-	120,932
HELOCs	6	53,556	6,115	-	59,671
Other retail	7	39,974	12,485	-	52,459
Qualifying revolving retail	8	41,100	1,455	-	42,555
Retail SMEs	9	9,055	6,716	10	15,781
Total Retail	10	256,529	34,859	10	291,398
Other assets	11	6,489	2,931	302	9,722
Equity	12	223	1,842	301	2,366
Total Bank	13	498,635	391,578	40,156	930,369

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

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS *(1)*

($ millions)	LINE #	Q2 2023 Drawn	Q2 2023 Commitments (undrawn) *(2)*	Q2 2023 Other off-balance sheet items *(3)*	Q2 2023 Total	Q1 2023 Drawn	Q1 2023 Commitments (undrawn) *(2)*	Q1 2023 Other off-balance sheet items *(3)*	Q1 2023 Total	Q4 2022 Total	Q3 2022 Total	Q2 2022 Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	311,531	92,133	20,477	424,141	264,560	108,918	23,469	396,947	423,974	409,266	395,374
Sovereign	2	241,903	4,263	2,079	248,245	252,246	3,669	2,157	258,072	233,932	205,313	202,911
Bank	3	16,256	2,701	1,412	20,369	13,700	6,444	1,670	21,814	21,694	27,543	28,598
Total Wholesale	4	569,690	99,097	23,968	692,755	530,506	119,031	27,296	676,833	679,600	642,122	626,883
Residential mortgages excluding home equity line of credits (HELOCs)	5	165,946	240	34	166,220	129,456	211	30	129,697	128,023	124,020	120,932
HELOCs	6	51,400	21,743	-	73,143	43,115	19,461	-	62,576	61,646	61,445	59,671
Other retail	7	40,544	3,922	-	44,466	50,354	4,125	-	54,479	56,540	54,665	52,459
Qualifying revolving retail	8	11,941	36,296	-	48,237	9,800	35,294	-	45,094	43,351	44,090	42,555
Retail SMEs	9	13,044	4,155	27	17,226	13,172	5,359	43	18,574	18,887	18,037	15,781
Total Retail	10	282,875	66,356	61	349,292	245,897	64,450	73	310,420	308,447	302,257	291,398
Other assets	11	15,193	-	-	15,193	11,998	-	-	11,998	11,550	11,197	9,722
Equity	12	4,504	404	-	4,908	2,494	351	-	2,845	2,739	2,561	2,366
Total Bank	13	872,262	165,857	24,029	1,062,148	790,895	183,832	27,369	1,002,096	1,002,336	958,137	930,369

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

($ millions)	LINE #	Q2 2023 Drawn	Q2 2023 Commitments (undrawn) *(2)*	Q2 2023 Other off-balance sheet items *(3)*	Q2 2023 Total	Q1 2023 Drawn	Q1 2023 Commitments (undrawn) *(2)*	Q1 2023 Other off-balance sheet items *(3)*	Q1 2023 Total	Q4 2022 Total	Q3 2022 Total	Q2 2022 Total
Up to 1 year	1	300,225	94,635	16,413	411,273	307,250	106,404	20,812	434,466	418,395	388,081	378,399
1 to 5 years	2	452,397	64,619	7,565	524,581	380,501	70,802	6,502	457,805	473,057	461,364	444,629
Greater than 5 years	3	119,640	6,603	51	126,294	103,144	6,626	55	109,825	110,884	108,692	107,341
Total Bank	4	872,262	165,857	24,029	1,062,148	790,895	183,832	27,369	1,002,096	1,002,336	958,137	930,369

CREDIT RISK EXPOSURE BY INDUSTRY *(1) (4)*

($ millions)	LINE #	Q2 2023 Drawn	Q2 2023 Commitments (undrawn) *(2)*	Q2 2023 Other off-balance sheet items *(3)*	Q2 2023 Total	Q1 2023 Drawn	Q1 2023 Commitments (undrawn) *(2)*	Q1 2023 Other off-balance sheet items *(3)*	Q1 2023 Total	Q4 2022 Total	Q3 2022 Total	Q2 2022 Total
Agriculture	1	17,321	3,057	94	20,472	12,772	1,950	67	14,789	15,130	15,073	14,713
Communications	2	1,531	837	302	2,670	742	1,583	366	2,691	2,577	2,968	3,065
Construction	3	5,829	2,951	743	9,523	3,456	2,850	848	7,154	8,952	8,393	8,196
Financial	4	134,028	18,708	7,146	159,882	111,785	33,575	8,368	153,728	150,885	151,663	144,617
Forest products	5	1,088	569	218	1,875	841	806	215	1,862	2,031	1,834	1,633
Government	6	171,053	2,391	1,458	174,902	202,795	1,941	977	205,713	188,803	165,674	165,674
Individual	7	272,406	61,151	-	333,557	245,799	64,450	73	310,322	308,390	302,254	291,318
Manufacturing	8	36,765	15,433	1,967	54,165	29,480	16,322	1,761	47,563	51,476	50,695	47,546
Mining	9	2,373	3,145	720	6,238	2,393	3,851	1,357	7,601	8,314	8,753	8,795
Oil and Gas	10	2,844	3,652	951	7,447	3,085	4,353	1,391	8,829	9,526	10,104	11,373
Other	11	30,888	3,733	226	34,847	25,313	877	68	26,258	29,426	23,335	27,010
Real estate	12	61,975	12,333	815	75,123	49,386	11,752	1,234	62,372	65,160	62,369	59,273
Retail trade	13	27,745	4,451	468	32,664	23,150	4,200	500	27,850	28,160	25,830	25,385
Service industries	14	61,102	14,814	3,017	78,933	46,591	14,581	2,981	64,153	69,028	68,114	63,681
Transportation	15	13,996	2,675	1,308	17,979	7,701	3,200	1,808	12,709	13,264	12,597	11,803
Utilities	16	10,575	8,884	4,010	23,469	9,839	10,888	4,743	25,470	25,902	24,625	23,662
Wholesale trade	17	20,743	7,073	586	28,402	15,767	6,653	612	23,032	25,312	23,856	22,625
Total Bank	18	872,262	165,857	24,029	1,062,148	790,895	183,832	27,369	1,002,096	1,002,336	958,137	930,369

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

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

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

(4) Prior periods have been reclassified to conform with current period's presentation.

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

($ millions except as noted)		Q2 2023					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	7,602	16,158		1.4	33,133	8,264
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					18,552	2,440
5	VaR for SFTs					-	-
6	Total						10,704

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

($ millions except as noted)		Q1 2023					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	8,173	16,059		1.4	33,925	7,798
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					20,780	3,002
5	VaR for SFTs					-	-
6	Total						10,800

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

($ millions except as noted)		Q4 2022					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	11,274	15,664		1.4	37,713	7,618
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					27,484	2,869
5	VaR for SFTs					-	-
6	Total						10,487

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

($ millions except as noted)		Q3 2022					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	11,088	16,374		1.4	38,275	8,428
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					31,578	3,844
5	VaR for SFTs					-	-
6	Total						12,272

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

($ millions except as noted)		Q2 2022					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	13,591	17,000		1.4	42,827	9,584
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					33,036	4,179
5	VaR for SFTs					-	-
6	Total						13,763

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

CCR2 - CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL CHARGE ($ millions)		Q2 2023		Q1 2023	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
1	(i) VaR component (including the 3×multiplier)		-		-
2	(ii) Stressed VaR component (including the 3×multiplier)		-		-
3	All portfolios subject to the Standardized CVA capital charge	23,285	2,727	23,744	3,251
4	Total subject to the CVA capital charge	23,285	2,727	23,744	3,251

CCR2 - CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL CHARGE ($ millions)		Q4 2022		Q3 2022	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
1	(i) VaR component (including the 3×multiplier)		-		-
2	(ii) Stressed VaR component (including the 3×multiplier)		-		-
3	All portfolios subject to the Standardized CVA capital charge	26,395	3,633	26,913	4,077
4	Total subject to the CVA capital charge	26,395	3,633	26,913	4,077

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

BMO Financial Group

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

($ millions)

		Q2 2023													
		Risk Weight													Total credit exposure
	LINE	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	
Regulatory portfolio	#	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	6	-	-	-	-	-	-	-	-	-	-	6
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	4	-	127	2	-	-	-	-	-	-	-	133
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	523	-	-	-	523
of which: specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	300	-	-	-	157	-	-	-	457
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	10	-	127	302	-	-	-	680	-	-	-	1,119

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

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

($ millions)

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

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

($ millions)

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

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

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

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

($ millions)

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

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

($ millions)

		Q2 2022								
		Risk Weight								Total credit exposure
Regulatory portfolio	LINE #	0% a	10% b	20% c	50% d	75% e	100% f	150% g	Others h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	53	-	-	-	-	-	53
Securities firms	5	-	-	345	-	-	-	-	-	345
Corporates	6	-	-	-	2	-	147	-	-	149
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	-	-	-	-
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories *(2)*	12	-	-	-	-	-	-	-	-	-
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	398	2	-	147	-	-	547

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

($ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2023 EAD post-CRM a	Average PD *(1)* b	Number of obligors *(2)* c	Average LGD *(3)* d	Average maturity (years) *(4)* e	RWA f	RWA density g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	378	0.08 %	233	39.23 %	2.84	90	23.76 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	452	0.19 %	242	37.40 %	3.30	95	21.01 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	341	0.32 %	324	32.75 %	1.75	103	30.33 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	135	0.54 %	274	33.68 %	2.60	70	52.18 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	732	1.08 %	444	42.00 %	1.31	529	72.26 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	83	3.02 %	103	41.59 %	2.18	95	114.20 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	1	14.82 %	8	53.43 %	3.14	2	223.72 %
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	2,122	0.64 %	1,628	38.50 %		984	46.40 %
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,191	0.04 %	165	15.17 %	2.26	466	4.16 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	34	0.19 %	4	24.70 %	1.00	6	17.05 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	51	0.32 %	10	37.75 %	0.66	15	30.23 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	71	0.54 %	4	10.26 %	0.24	10	13.49 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	18	1.02 %	9	17.54 %	0.86	5	28.68 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	2.74 %	1	10.00 %	1.00	1	23.68 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	11,366	0.05 %	193	15.27 %		503	4.41 %
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	-	-	-	-		-	-
Total (all wholesale portfolios)					28	13,488	0.14 %	1,821	18.93 %		1,487	11.02 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

($ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2023 EAD post-CRM a	Average PD *(1)* b	Number of obligors *(2)* c	Average LGD *(3)* d	Average maturity (years) *(4)* e	RWA f	RWA density g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,099	0.06 %	3,529	41.93 %	0.96	2,032	13.46 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,233	0.19 %	179	40.48 %	1.36	364	29.53 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,747	0.32 %	179	35.03 %	1.67	682	39.05 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,148	0.54 %	228	41.05 %	1.07	638	55.55 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	680	1.28 %	207	34.17 %	1.27	463	68.11 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	229	2.77 %	125	38.25 %	1.56	238	104.22 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	12	14.40 %	7	38.32 %	3.71	23	197.65 %
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	20,148	0.20 %	4,454	40.89 %		4,440	22.05 %
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-		-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,184	0.06 %	297	45.00 %	1.48	3,219	21.20 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,190	0.19 %	99	45.00 %	1.06	387	32.49 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	440	0.32 %	56	44.95 %	0.88	210	47.67 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	57	0.54 %	13	45.00 %	1.00	32	56.37 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	58	1.32 %	10	45.00 %	0.62	45	77.56 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	1	2.74 %	2	45.00 %	1.00	1	116.55 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	16,930	0.08 %	477	45.00 %		3,894	23.00 %
Total (all wholesale portfolios)					28	37,078	0.15 %	4,931	42.76 %		8,334	22.48 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

($ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2023 EAD post-CRM a	Average PD *(1)* b	Number of obligors *(2)* c	Average LGD *(3)* d	Average maturity (years) *(4)* e	RWA f	RWA density g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,878	0.06 %	3,796	29.81 %	1.08	1,880	11.84 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,328	0.19 %	516	37.32 %	1.77	777	33.39 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,442	0.32 %	544	30.58 %	1.38	1,175	34.14 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,063	0.54 %	460	42.07 %	0.92	1,245	60.34 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,180	1.24 %	576	42.51 %	1.09	1,038	88.03 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	355	2.80 %	238	43.53 %	1.63	427	120.31 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	11	14.44 %	15	45.15 %	3.14	27	236.17 %
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	25,257	0.25 %	6,145	32.40 %		6,569	26.01 %
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	10,248	0.04 %	168	12.22 %	2.55	398	3.89 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	60	0.19 %	7	40.00 %	0.97	16	27.15 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	66	0.32 %	7	35.12 %	0.56	20	29.51 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	2	0.54 %	4	27.08 %	2.03	1	39.62 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	6	1.17 %	9	52.53 %	0.14	5	80.97 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	9.70 %	1	40.00 %	1.00	-	163.52 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	10,382	0.04 %	196	12.55 %		440	4.24 %
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,736	0.06 %	321	34.85 %	1.37	2,508	15.94 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,429	0.19 %	151	37.87 %	0.89	432	30.26 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	1,052	0.32 %	57	35.00 %	0.55	349	33.19 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	110	0.54 %	17	39.35 %	0.46	63	56.68 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	45	1.48 %	10	52.72 %	0.18	51	114.50 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	1	2.74 %	2	39.29 %	1.00	1	110.00 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	18,373	0.09 %	558	35.16 %		3,404	18.53 %
Total (all wholesale portfolios)					28	54,012	0.15 %	6,899	29.53 %		10,413	19.28 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

($ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2022 EAD post-CRM a	Average PD *(1)* b	Number of obligors *(2)* c	Average LGD *(3)* e	Average maturity (years) *(4)* e	RWA f	RWA density g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	17,737	0.06 %	3,793	29.03 %	1.04	2,006	11.31 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,894	0.19 %	574	35.46 %	1.55	865	29.90 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	5,356	0.32 %	534	25.85 %	1.24	1,452	27.11 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,288	0.54 %	464	39.83 %	0.78	1,290	56.39 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	856	1.23 %	591	40.04 %	0.93	694	81.03 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	233	2.90 %	248	43.49 %	1.63	283	121.13 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	7	15.43 %	13	44.96 %	3.23	17	237.04 %
Default	Default	100.00 (Default)	C	C to D	8	-	100.00 %	2	44.00 %	1.00	-	583.00 %
Sub-total					9	29,371	0.22 %	6,219	30.36 %		6,607	22.49 %
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	17,770	0.03 %	184	7.69 %	1.62	411	2.31 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	55	0.19 %	6	39.72 %	1.05	15	27.37 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	53	0.32 %	8	33.47 %	0.56	15	28.92 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.54 %	1	15.00 %	1.00	-	19.21 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	1.41 %	8	46.58 %	0.38	2	82.58 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	9.70 %	1	40.00 %	1.00	1	163.52 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	17,882	0.03 %	208	7.87 %		444	2.49 %
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	14,886	0.06 %	314	34.67 %	1.28	2,248	15.10 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,310	0.19 %	164	39.29 %	0.89	405	30.89 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	733	0.32 %	52	34.04 %	0.67	226	30.77 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	184	0.54 %	19	38.99 %	0.36	96	52.04 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	94	1.15 %	10	48.63 %	0.66	86	91.79 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74 %	3	32.30 %	1.00	3	81.06 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	17,211	0.09 %	562	35.12 %		3,064	17.80 %
Total (all wholesale portfolios)					28	64,464	0.13 %	6,989	25.39 %		10,115	15.69 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

($ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2022 EAD post-CRM a	Average PD (1) b	Number of obligors (2) c	Average LGD (3) d	Average maturity (years) (4) e	RWA f	RWA density g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,435	0.06 %	3,681	29.78 %	1.01	1,789	11.59 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	3,577	0.19 %	635	33.96 %	1.49	1,018	28.45 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	8,305	0.32 %	522	22.44 %	1.12	1,909	22.98 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,905	0.54 %	461	36.59 %	0.92	1,525	52.50 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,689	1.24 %	602	40.02 %	1.05	1,417	83.87 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	361	2.97 %	280	43.94 %	1.83	446	123.56 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	12	15.45 %	11	40.32 %	1.32	24	193.85 %
Default	Default	100.00 (Default)	C	C to D	8	1	100.00 %	4	42.07 %	1.21	4	557.40 %
Sub-total					9	32,285	0.29 %	6,196	29.67 %		8,132	25.19 %
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	17,002	0.02 %	175	5.73 %	1.46	308	1.81 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	563	0.19 %	17	39.43 %	0.20	114	20.17 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	23	0.32 %	7	32.19 %	0.57	6	27.66 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	1	0.54 %	2	30.53 %	0.40	-	32.49 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	7	1.02 %	9	47.06 %	0.51	5	73.82 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	9.70 %	7	40.00 %	1.00	1	163.52 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	17,597	0.03 %	217	6.86 %		434	2.47 %
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	16,977	0.06 %	332	34.58 %	1.21	2,559	15.07 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,335	0.19 %	182	39.71 %	0.86	417	31.21 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	750	0.32 %	51	35.08 %	0.48	244	32.58 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	81	0.54 %	20	38.32 %	0.50	43	53.05 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	78	1.55 %	10	54.21 %	0.34	97	123.74 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	2.74 %	3	35.00 %	1.00	-	87.85 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	19,221	0.09 %	598	35.05 %		3,360	17.48 %
Total (all wholesale portfolios)					28	69,103	0.17 %	7,011	25.36 %		11,926	17.26 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

($ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2022 EAD post-CRM a	Average PD *(1)* b	Number of obligors *(2)* c	Average LGD *(3)* d	Average maturity (years) *(4)* e	RWA f	RWA density g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	17,546	0.06 %	3,701	29.72 %	0.89	1,814	10.34 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,611	0.19 %	514	38.29 %	1.50	826	31.61 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	8,135	0.32 %	615	25.09 %	1.13	2,082	25.60 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	5,066	0.54 %	604	32.99 %	1.11	2,419	47.75 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,161	1.17 %	464	34.62 %	1.03	1,508	69.77 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,035	2.97 %	271	25.34 %	1.33	724	69.99 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	14	15.41 %	13	41.10 %	1.54	29	201.67 %
Default	Default	100.00 (Default)	C	C to D	8	2	100.00 %	6	36.82 %	2.28	9	487.82 %
Sub-total					9	36,570	0.35 %	6,188	29.93 %		9,411	25.73 %
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	17,717	0.03 %	193	10.56 %	1.62	404	2.28 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	1,027	0.19 %	16	39.99 %	0.12	203	19.75 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	6	0.32 %	7	31.70 %	0.11	1	23.54 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.54 %	2	15.00 %	1.00	-	19.21 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	1.11 %	8	51.86 %	0.13	2	78.64 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	9.70 %	7	40.00 %	1.00	1	163.52 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	18,754	0.04 %	233	12.19 %		611	3.26 %
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	17,273	0.07 %	334	34.81 %	1.31	2,757	15.96 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,916	0.19 %	117	34.68 %	0.52	428	22.37 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	584	0.32 %	103	33.84 %	0.41	160	27.49 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	159	0.56 %	16	42.31 %	1.25	98	61.98 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	53	1.47 %	13	51.40 %	0.19	59	110.15 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	7	2.74 %	3	55.55 %	0.14	9	125.48 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	19,992	0.10 %	586	34.88 %		3,511	17.57 %
Total (all wholesale portfolios)					28	75,316	0.21 %	7,007	26.82 %		13,533	17.97 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE *(1) (2)*		Q2 2023					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	LINE	Segregated	Unsegregated	Segregated	Unsegregated		
($ millions)	#	a	b	c	d	e	f
Cash – domestic currency	1	-	1,105	-	2,977	34,401	41,368
Cash – other currencies	2	-	3,297	-	3,825	83,074	90,580
Domestic sovereign debt	3	514	4,224	447	1,798	43,566	40,918
Other sovereign debt	4	2,708	462	1,130	908	55,026	49,511
Government agency debt	5	-	547	-	70	5,265	26,202
Corporate bonds	6	865	-	255	1	25,029	10,678
Equity securities	7	685	548	4,576	5,012	44,522	49,885
Other collateral	8	-	-	-	-	-	-
Total	9	4,772	10,183	6,408	14,591	290,883	309,142

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

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

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

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE *(1) (2)*		Q2 2022					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	LINE	Segregated	Unsegregated	Segregated	Unsegregated		
($ millions)	#	a	b	c	d	e	f
Cash – domestic currency	1	-	3,217	-	2,050	35,782	43,836
Cash – other currencies	2	-	4,347	-	4,941	72,635	76,136
Domestic sovereign debt	3	1,280	1,762	1,400	872	44,329	37,684
Other sovereign debt	4	3,023	558	478	569	46,700	44,918
Government agency debt	5	-	1,858	-	179	5,104	19,974
Corporate bonds	6	289	817	98	35	23,277	11,240
Equity securities	7	978	360	5,333	5,654	47,968	57,420
Other collateral	8	-	-	-	-	-	-
Total	9	5,570	12,919	7,309	14,300	275,795	291,208

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

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

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q2 2023		Q1 2023	
	LINE	Protection bought	Protection sold	Protection bought	Protection sold
($ millions)	#	a	b	c	d
Notionals					
Single-name credit default swaps	1	1,486	1,066	537	174
Index credit default swaps	2	24,128	18,456	19,370	12,556
Total return swaps	3	5,230	37	4,547	181
Credit options	4	-	-	-	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	30,844	19,559	24,454	12,911
Fair values					
Positive fair value (asset)	7	198	19	128	18
Negative fair value (liability)	8	23	91	108	7

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q4 2022		Q3 2022	
	LINE	Protection bought	Protection sold	Protection bought	Protection sold
($ millions)	#	a	b	c	d
Notionals					
Single-name credit default swaps	1	684	195	609	140
Index credit default swaps	2	16,087	10,904	14,331	8,630
Total return swaps	3	3,963	9	3,838	9
Credit options	4	-	-	3,425	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	20,734	11,108	22,203	8,779
Fair values					
Positive fair value (asset)	7	214	34	287	1
Negative fair value (liability)	8	33	70	78	34

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q2 2022	
	LINE	Protection bought	Protection sold
($ millions)	#	a	b
Notionals			
Single-name credit default swaps	1	654	81
Index credit default swaps	2	15,118	9,719
Total return swaps	3	3,957	9
Credit options	4	1,861	-
Other credit derivatives	5	-	-
Total notionals	6	21,590	9,809
Fair values			
Positive fair value (asset)	7	122	6
Negative fair value (liability)	8	21	1

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

($ millions)		Q2 2023		Q1 2023		Q4 2022		Q3 2022		Q2 2022	
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
		a	b	c	d	e	f	g	h	i	j
1	**Exposures to QCCPs (total)**		719		771		914		795		777
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	9,596	220	11,571	248	13,698	287	14,775	308	17,803	362
3	(i) OTC derivatives	2,417	77	3,961	96	4,961	113	4,223	97	4,478	96
4	(ii) Exchange-traded derivatives	6,049	121	6,409	128	7,422	148	9,301	186	12,355	247
5	(iii) Securities financing transactions	1,130	22	1,201	24	1,315	26	1,251	25	970	19
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7	Segregated initial margin	-		-		-		-		-	
8	Non-segregated initial margin	3,508		5,746		6,266		6,587		7,404	
9	Pre-funded default fund contributions *(1)*	1,505	499	1,202	523	1,112	627	1,098	487	835	415
10	Unfunded default fund contributions *(1)*	-	-	-	-	-	-	-	-	-	-
11	**Exposures to non-QCCPs (total)**		-		-		-		-		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	-	-	-	-	-	-	-	-	-	-
13	(i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17	Segregated initial margin	-		-		-		-		-	
18	Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-

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

DERIVATIVE INSTRUMENTS ($ millions)	LINE #	Q2 2023 Notional Amount	Q2 2023 Replacement Cost	Q2 2023 Credit Risk Equivalent	Q2 2023 Risk-weighted Assets	Q1 2023 Notional Amount	Q1 2023 Replacement Cost	Q1 2023 Credit Risk Equivalent	Q1 2023 Risk-weighted Assets *(1)*
Interest Rate Contracts									
Over-the-counter									
Swaps *(2)*	1	6,908,575	2,632	7,097	1,543	6,344,748	3,381	7,862	1,087
Forward rate agreements	2	15,152	168	587	225	16,070	339	955	282
Purchased options	3	119,033	11	140	65	113,987	76	213	82
Written options	4	99,336	4	103	52	91,843	28	182	122
	5	7,142,096	2,815	7,927	1,885	6,566,648	3,824	9,212	1,573
Exchange traded									
Futures	6	755,614	87	170	3	452,330	209	351	7
Purchased options	7	11,829	4	10	-	11,967	163	230	5
Written options	8	11,665	3	5	-	5,260	-	1	-
	9	779,108	94	185	3	469,557	372	582	12
Total Interest Rate Contracts	10	7,921,204	2,909	8,112	1,888	7,036,205	4,196	9,794	1,585
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	728,762	1,578	5,747	1,176	699,413	1,387	5,571	1,030
Forward foreign exchange contracts	12	536,883	1,678	8,096	1,910	470,854	1,509	7,456	1,352
Purchased options	13	51,754	116	346	99	62,975	303	648	198
Written options	14	57,464	1	87	32	65,172	11	134	50
	15	1,374,863	3,373	14,276	3,217	1,298,414	3,210	13,809	2,630
Exchange traded									
Futures	16	2,697	-	1	-	2,325	1	1	-
Purchased options	17	1,124	4	7	-	842	1	1	-
Written options	18	2,693	3	5	-	7,059	-	-	-
	19	6,514	7	13	-	10,226	2	2	-
Total Foreign Exchange Contracts	20	1,381,377	3,380	14,289	3,217	1,308,640	3,212	13,811	2,630
Commodity Contracts									
Over-the-counter									
Swaps	21	18,516	915	2,382	678	19,829	1,507	3,375	795
Purchased options	22	5,276	161	428	121	5,471	220	590	198
Written options	23	4,365	80	321	88	4,428	74	314	83
	24	28,157	1,156	3,131	887	29,728	1,801	4,279	1,076
Exchange traded									
Futures	25	31,036	311	847	17	32,680	367	957	19
Purchased options	26	30,302	758	1,123	22	29,680	949	1,370	27
Written options	27	30,013	508	774	15	29,754	14	63	1
	28	91,351	1,577	2,744	54	92,114	1,330	2,390	47
Total Commodity Contracts	29	119,508	2,733	5,875	941	121,842	3,131	6,669	1,123
Equity Contracts									
Over-the-counter	30	108,949	370	8,540	2,210	87,836	674	9,265	2,509
Exchange traded	31	160,530	869	3,194	64	163,890	1,372	3,848	77
Total Equity Contracts	32	269,479	1,239	11,734	2,274	251,726	2,046	13,113	2,586
Credit Contracts	33	45,136	751	1,589	142	32,637	409	908	98
Sub-total	34	9,736,704	11,012	41,599	8,462	8,751,050	12,994	44,295	8,022
Total	35	9,736,704	11,012	41,599	8,462	8,751,050	12,994	44,295	8,022

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

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

DERIVATIVE INSTRUMENTS ($ millions)	LINE #	Q4 2022 Notional Amount	Q4 2022 Replacement Cost	Q4 2022 Credit Risk Equivalent	Q4 2022 Risk-weighted Assets *(1)*	Q3 2022 Notional Amount	Q3 2022 Replacement Cost	Q3 2022 Credit Risk Equivalent	Q3 2022 Risk-weighted Assets *(1)*	Q2 2022 Notional Amount	Q2 2022 Replacement Cost	Q2 2022 Credit Risk Equivalent	Q2 2022 Risk-weighted Assets *(1)*
Interest Rate Contracts													
Over-the-counter													
Swaps *(2)*	1	5,954,761	4,133	8,718	764	5,229,519	3,182	7,769	1,175	5,213,184	3,078	7,636	908
Forward rate agreements	2	22,397	943	1,773	430	22,120	641	1,644	420	12,664	973	2,046	359
Purchased options	3	98,113	48	170	46	87,437	56	182	52	79,337	201	368	240
Written options	4	87,941	4	131	67	79,247	17	156	88	71,896	7	129	74
	5	6,163,212	5,128	10,792	1,307	5,418,323	3,896	9,751	1,735	5,377,081	4,259	10,179	1,581
Exchange traded													
Futures	6	402,074	231	359	7	393,592	1,295	1,859	37	273,572	1,005	1,442	29
Purchased options	7	23,854	159	227	5	24,528	241	342	7	17,509	36	53	1
Written options	8	11,073	7	11	-	10,293	-	2	-	13,470	-	2	-
	9	437,001	397	597	12	428,413	1,536	2,203	44	304,551	1,041	1,497	30
Total Interest Rate Contracts	10	6,600,213	5,525	11,389	1,319	5,846,736	5,432	11,954	1,779	5,681,632	5,300	11,676	1,611
Foreign Exchange Contracts													
Over-the-counter													
Swaps	11	702,068	1,645	5,535	880	653,103	1,216	4,962	800	660,616	1,270	5,314	911
Forward foreign exchange contracts	12	481,773	2,250	8,339	1,237	467,058	915	6,491	1,058	484,045	1,684	8,038	1,267
Purchased options	13	72,733	321	681	183	56,156	151	385	100	55,737	705	1,117	392
Written options	14	74,041	2	88	30	58,768	5	100	33	56,844	4	98	31
	15	1,330,615	4,218	14,643	2,330	1,235,085	2,287	11,938	1,991	1,257,242	3,663	14,567	2,601
Exchange traded													
Futures	16	1,032	-	2	-	1,189	-	-	-	1,054	-	1	-
Purchased options	17	1,127	-	2	-	1,582	-	-	-	1,664	-	1	-
Written options	18	5,421	7	10	-	5,317	-	-	-	5,144	-	-	-
	19	7,580	7	14	-	8,088	-	-	-	7,862	-	2	-
Total Foreign Exchange Contracts	20	1,338,195	4,225	14,657	2,330	1,243,173	2,287	11,938	1,991	1,265,104	3,663	14,569	2,601
Commodity Contracts													
Over-the-counter													
Swaps	21	24,525	3,160	6,107	1,281	30,611	5,221	9,235	1,838	34,351	5,627	10,064	2,177
Purchased options	22	5,686	435	936	194	5,553	845	1,585	326	5,187	1,113	2,054	544
Written options	23	5,011	126	403	107	4,880	99	350	103	4,566	111	360	136
	24	35,222	3,721	7,446	1,582	41,044	6,165	11,170	2,267	44,104	6,851	12,478	2,857
Exchange traded													
Futures	25	44,836	1,122	2,055	41	48,800	1,292	2,374	47	47,649	1,193	2,402	48
Purchased options	26	34,177	356	552	11	29,251	79	157	3	19,911	196	350	7
Written options	27	34,245	303	471	9	29,022	38	95	2	19,068	29	116	2
	28	113,258	1,781	3,078	61	107,073	1,409	2,626	52	86,628	1,418	2,868	57
Total Commodity Contracts	29	148,480	5,502	10,524	1,643	148,117	7,574	13,796	2,319	130,732	8,269	15,346	2,914
Equity Contracts													
Over-the-counter	30	105,280	582	9,076	2,406	98,752	586	8,905	2,462	104,419	904	9,556	2,591
Exchange traded	31	162,102	1,580	3,888	78	120,888	2,011	4,472	89	118,460	4,025	7,987	160
Total Equity Contracts	32	267,382	2,162	12,964	2,484	219,640	2,597	13,377	2,551	222,879	4,929	17,543	2,751
Credit Contracts	33	27,870	97	562	103	27,135	247	734	71	27,435	74	526	50
Sub-total	34	8,382,140	17,511	50,096	7,879	7,484,801	18,137	51,799	8,711	7,327,782	22,235	59,660	9,927
Total	35	8,382,140	17,511	50,096	7,879	7,484,801	18,137	51,799	8,711	7,327,782	22,235	59,660	9,927

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

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

BMO Financial Group

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

		Q2 2023															
		Bank acts as originator				Bank acts as sponsor				Bank acts as Originator/Sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
	($ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
1	**Retail (total) - of which**	2,156	-	-	2,156	11,618	8,056	-	11,618	-	-	-	-	283	177	-	283
2	Residential mortgage *(3)*	-	-	-	-	1,189	1,189	-	1,189	-	-	-	-	112	50	-	112
3	Credit card	1,890	-	-	1,890	993	305	-	993	-	-	-	-	-	-	-	-
4	Other retail exposures	266	-	-	266	9,436	6,562	-	9,436	-	-	-	-	171	127	-	171
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**Wholesale (total) - of which**	1,627	-	55,568	57,195	6,654	5,183	-	6,654	-	-	-	-	531	-	-	531
7	Loans to corporates	1,503	-	55,568	57,071	576	-	-	576	-	-	-	-	476	-	-	476
8	Commercial mortgage	124	-	-	124	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	4,556	3,661	-	4,556	-	-	-	-	50	-	-	50
10	Other wholesale	-	-	-	-	1,522	1,522	-	1,522	-	-	-	-	5	-	-	5
11	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline. At April 30, 2023, $205 million ($324 million at January 31, 2023, $398 million at October 31, 2022, $135 million at July 31, 2022, and $163 million at April 30, 2022) securitizations were capitalized under the Credit Risk framework.

(2) The table excludes securitization-related assets of $9,321 million at April 30, 2023 ($10,190 million at January 31, 2023, $9,807 million at October 31, 2022, and $6,974 at July 31, 2022, and $7,015 million at April 30, 2022) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.

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

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

		Q1 2023								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Synthetic
($ millions)		a	b	c	d	e	f	g	h	i
1	**Total retail, of which:**	2,275	-	2,275	15,315	-	15,315	199	-	199
2	Residential mortgage *(3)*	-	-	-	1,326	-	1,326	118	-	118
3	Credit card	1,890	-	1,890	1,145	-	1,145	-	-	-
4	Other retail exposures	385	-	385	12,844	-	12,844	81	-	81
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	**Total wholesale, of which:**	962	55,917	56,879	7,382	-	7,382	515	-	515
7	Loans to corporates	840	55,917	56,757	759	-	759	454	-	454
8	Commercial mortgage	122	-	122	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,930	-	4,930	56	-	56
10	Other wholesale	-	-	-	1,693	-	1,693	5	-	5
11	Re-securitization	-	-	-	-	-	-	-	-	-

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

		Q4 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
($ millions)		a	b	c	d	e	f	g	h	i
1	**Total retail, of which:**	2,347	-	2,347	16,541	-	16,541	230	-	230
2	Residential mortgage *(3)*	-	-	-	1,326	-	1,326	133	-	133
3	Credit card	1,890	-	1,890	1,164	-	1,164	-	-	-
4	Other retail exposures	457	-	457	14,051	-	14,051	97	-	97
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	**Total wholesale, of which:**	769	40,287	41,056	6,674	-	6,674	31	-	31
7	Loans to corporates	644	40,287	40,931	242	-	242	-	-	-
8	Commercial mortgage	125	-	125	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,889	-	4,889	26	-	26
10	Other wholesale	-	-	-	1,543	-	1,543	5	-	5
11	Re-securitization	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline. At April 30, 2023, $205 million ($324 million at January 31, 2023, $398 million at October 31, 2022, $135 million at July 31, 2022, and $163 million at April 30, 2022) securitizations were capitalized under the Credit Risk framework.

(2) The table excludes securitization-related assets of $9,321 million at April 30, 2023 ($10,190 million at January 31, 2023, $9,807 million at October 31, 2022, and $6,974 at July 31, 2022, and $7,015 million at April 30, 2022) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.

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

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

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

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

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

(1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline. At April 30, 2023, $205 million ($324 million at January 31, 2023, $398 million at October 31, 2022, $135 million at July 31, 2022, and $163 million at April 30, 2022) securitizations were capitalized under the Credit Risk framework.

(2) The table excludes securitization-related assets of $9,321 million at April 30, 2023 ($10,190 million at January 31, 2023, $9,807 million at October 31, 2022, and $6,974 at July 31, 2022, and $7,015 million at April 30, 2022) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.

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

BMO Financial Group

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

		Q2 2023											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
	($ millions)	a	b	c	d	e	f	g	h	i	j	k	l
1	**Retail (total) of which:**	-	-	-	-	-	-	-	-	250	-	-	250
2	Residential mortgage	-	-	-	-	-	-	-	-	130	-	-	130
3	Credit card	-	-	-	-	-	-	-	-	19	-	-	19
4	Auto loans/leases	-	-	-	-	-	-	-	-	75	-	-	75
5	Student loans	-	-	-	-	-	-	-	-	14	-	-	14
6	Other retail exposures	-	-	-	-	-	-	-	-	12	-	-	12
7	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-
8	**Wholesale (total) of which:**	-	-	-	-	-	-	-	-	196	-	-	196
9	Loans to corporates	-	-	-	-	-	-	-	-	107	-	-	107
10	Commercial mortgage	-	-	-	-	-	-	-	-	79	-	-	79
11	Lease and receivables	-	-	-	-	-	-	-	-	10	-	-	10
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

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

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

		Q1 2023								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
	($ millions)	a	b	c	d	e	f	g	h	i
1	**Total retail, of which:**	-	-	-	-	-	-	176	-	176
2	Residential mortgage	-	-	-	-	-	-	86	-	86
3	Credit card	-	-	-	-	-	-	3	-	3
4	Auto loans/leases	-	-	-	-	-	-	72	-	72
5	Student loans	-	-	-	-	-	-	8	-	8
6	Other retail exposures	-	-	-	-	-	-	7	-	7
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	**Total wholesale, of which:**	-	-	-	-	-	-	160	-	160
9	Loans to corporates	-	-	-	-	-	-	116	-	116
10	Commercial mortgage	-	-	-	-	-	-	40	-	40
11	Lease and receivables	-	-	-	-	-	-	1	-	1
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	3	-	3
15	Re-securitization	-	-	-	-	-	-	-	-	-

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

		Q4 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
	($ millions)	a	b	c	d	e	f	g	h	i
1	**Total retail, of which:**	-	-	-	-	-	-	220	-	220
2	Residential mortgage	-	-	-	-	-	-	118	-	118
3	Credit card	-	-	-	-	-	-	2	-	2
4	Auto loans/leases	-	-	-	-	-	-	85	-	85
5	Student loans	-	-	-	-	-	-	7	-	7
6	Other retail exposures	-	-	-	-	-	-	8	-	8
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	**Total wholesale, of which:**	-	-	-	-	-	-	202	-	202
9	Loans to corporates	-	-	-	-	-	-	48	-	48
10	Commercial mortgage	-	-	-	-	-	-	149	-	149
11	Lease and receivables	-	-	-	-	-	-	5	-	5
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

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

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

		Q3 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
	($ millions)	a	b	c	d	e	f	g	h	i
1	**Total retail, of which:**	-	-	-	-	-	-	150	-	150
2	Residential mortgage	-	-	-	-	-	-	91	-	91
3	Credit card	-	-	-	-	-	-	(1)	-	(1)
4	Auto loans/leases	-	-	-	-	-	-	44	-	44
5	Student loans	-	-	-	-	-	-	12	-	12
6	Other retail exposures	-	-	-	-	-	-	4	-	4
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	**Total wholesale, of which:**	-	-	-	-	-	-	31	-	31
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	25	-	25
11	Lease and receivables	-	-	-	-	-	-	6	-	6
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

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

		Q2 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
	($ millions)	a	b	c	d	e	f	g	h	i
1	**Total retail, of which:**	-	-	-	-	-	-	191	-	191
2	Residential mortgage	-	-	-	-	-	-	108	-	108
3	Credit card	-	-	-	-	-	-	(4)	-	(4)
4	Auto loans/leases	-	-	-	-	-	-	84	-	84
5	Student loans	-	-	-	-	-	-	2	-	2
6	Other retail exposures	-	-	-	-	-	-	1	-	1
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	**Total wholesale, of which:**	-	-	-	-	-	-	66	-	66
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	49	-	49
11	Lease and receivables	-	-	-	-	-	-	17	-	17
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

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

BMO Financial Group

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

		Q2 2023																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	70,447	2,080	164	112	4	65,076	833	6,899	-	10,306	175	1,252	-	807	14	79	-
2	**Traditional securitization**	19,589	2,017	128	112	4	14,119	833	6,899	-	2,607	175	1,252	-	191	14	79	-
3	Of which securitization	19,589	2,017	128	112	4	14,119	833	6,899	-	2,607	175	1,252	-	191	14	79	-
4	Of which retail underlying	11,593	1,931	-	42	4	7,762	497	5,311	-	1,410	107	904	-	112	9	56	-
5	Of which STC	8,056	-	-	-	-	5,379	-	2,676	-	538	-	485	-	43	-	22	-
6	Of which wholesale	7,996	86	128	70	-	6,357	336	1,588	-	1,197	68	348	-	79	5	23	-
7	Of which STC	5,146	-	15	22	-	4,129	336	718	-	413	68	72	-	33	5	6	-
8	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	**Synthetic securitization**	50,858	63	36	-	-	50,957	-	-	-	7,699	-	-	-	616	-	-	-
10	Of which securitization	50,858	63	36	-	-	50,957	-	-	-	7,699	-	-	-	616	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	50,858	63	36	-	-	50,957	-	-	-	7,699	-	-	-	616	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guideline.
(2) Exposure amounts are net of collateral.
(3) RWA before application of the K_{IRB} cap.

BMO Financial Group

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

		Q1 2023																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	73,911	3,067	142	80	4	67,380	887	8,937	-	10,554	185	1,538	-	827	15	102	-
2	Traditional securitization	22,416	2,968	142	80	4	15,786	887	8,937	-	2,764	185	1,538	-	204	15	102	-
3	Of which securitization	22,416	2,968	142	80	4	15,786	887	8,937	-	2,764	185	1,538	-	204	15	102	-
4	Of which retail underlying	15,303	1,933	16	10	4	9,694	530	7,042	-	1,562	114	1,132	-	124	9	74	-
5	Of which wholesale	7,113	1,035	126	70	-	6,092	357	1,895	-	1,202	71	406	-	80	6	28	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	51,495	99	-	-	-	51,594	-	-	-	7,790	-	-	-	623	-	-	-
10	Of which securitization	51,495	99	-	-	-	51,594	-	-	-	7,790	-	-	-	623	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	51,495	99	-	-	-	51,594	-	-	-	7,790	-	-	-	623	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q4 2022																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	59,635	3,013	146	64	4	53,064	560	9,238	-	8,266	125	1,597	-	644	10	106	-
2	Traditional securitization	23,098	2,621	146	64	4	16,135	560	9,238	-	2,634	125	1,597	-	193	10	106	-
3	Of which securitization	23,098	2,621	146	64	4	16,135	560	9,238	-	2,634	125	1,597	-	193	10	106	-
4	Of which retail underlying	16,462	1,976	32	16	4	10,328	560	7,602	-	1,469	125	1,229	-	117	10	82	-
5	Of which wholesale	6,636	645	114	48	-	5,807	-	1,636	-	1,165	-	368	-	76	-	24	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	36,537	392	-	-	-	36,929	-	-	-	5,632	-	-	-	451	-	-	-
10	Of which securitization	36,537	392	-	-	-	36,929	-	-	-	5,632	-	-	-	451	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	36,537	392	-	-	-	36,929	-	-	-	5,632	-	-	-	451	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

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

		Q3 2022																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	44,007	2,828	155	45	16	38,533	560	7,958	-	5,933	125	1,528	-	460	11	99	-
2	Traditional securitization	21,927	2,552	119	45	16	16,141	560	7,958	-	2,459	125	1,528	-	181	11	99	-
3	Of which securitization	21,927	2,552	119	45	16	16,141	560	7,958	-	2,459	125	1,528	-	181	11	99	-
4	Of which retail underlying	16,226	1,987	32	-	16	10,416	560	7,285	-	1,361	125	1,283	-	108	11	86	-
5	Of which wholesale	5,701	565	87	45	-	5,725	-	673	-	1,098	-	245	-	73	-	13	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	22,080	276	36	-	-	22,392	-	-	-	3,474	-	-	-	279	-	-	-
10	Of which securitization	22,080	276	36	-	-	22,392	-	-	-	3,474	-	-	-	279	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	22,080	276	36	-	-	22,392	-	-	-	3,474	-	-	-	279	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q2 2022																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	41,112	2,254	195	45	18	36,627	560	6,437	-	5,747	125	1,241	-	442	11	82	-
2	Traditional securitization	19,046	2,120	96	45	18	14,328	560	6,437	-	2,324	125	1,241	-	168	11	82	-
3	Of which securitization	19,046	2,120	96	45	18	14,328	560	6,437	-	2,324	125	1,241	-	168	11	82	-
4	Of which retail underlying	13,466	1,987	32	-	18	9,215	560	5,728	-	1,358	125	1,035	-	106	11	70	-
5	Of which wholesale	5,580	133	64	45	-	5,113	-	709	-	966	-	206	-	62	-	12	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	22,066	134	99	-	-	22,299	-	-	-	3,423	-	-	-	274	-	-	-
10	Of which securitization	22,066	134	99	-	-	22,299	-	-	-	3,423	-	-	-	274	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	22,066	134	99	-	-	22,299	-	-	-	3,423	-	-	-	274	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

BMO Financial Group

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

		Q2 2023																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	658	155	-	-	-	339	430	44	-	56	86	7	-	5	7	1	-
2	**Traditional securitisation**	658	155	-	-	-	339	430	44	-	56	86	7	-	5	7	1	-
3	Of which securitisation	658	155	-	-	-	339	430	44	-	56	86	7	-	5	7	1	-
4	Of which retail underlying	282	-	-	-	-	177	62	44	-	23	12	7	-	2	1	1	-
5	Of which STC	177	-	-	-	-	177	-	-	-	23	-	-	-	2	-	-	-
6	Of which wholesale	376	155	-	-	-	162	368	-	-	33	74	-	-	3	6	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	**Synthetic securitisation**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

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

		Q1 2023																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	709	5	-	-	-	324	390	-	-	44	78	-	-	4	6	-	-
2	Traditional securitization	709	5	-	-	-	324	390	-	-	44	78	-	-	4	6	-	-
3	Of which securitization	709	5	-	-	-	324	390	-	-	44	78	-	-	4	6	-	-
4	Of which retail underlying	200	-	-	-	-	139	61	-	-	16	12	-	-	2	1	-	-
5	Of which wholesale	509	5	-	-	-	185	329	-	-	28	66	-	-	2	5	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q4 2022																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	256	5	-	-	-	193	68	-	-	24	12	-	-	2	1	-	-
2	Traditional securitization	256	5	-	-	-	193	68	-	-	24	12	-	-	2	1	-	-
3	Of which securitization	256	5	-	-	-	193	68	-	-	24	12	-	-	2	1	-	-
4	Of which retail underlying	230	-	-	-	-	167	63	-	-	20	10	-	-	2	1	-	-
5	Of which wholesale	26	5	-	-	-	26	5	-	-	4	2	-	-	-	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

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

		Q3 2022																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	217	6	-	-	-	74	149	-	-	11	19	-	-	-	1	-	-
2	Traditional securitization	217	6	-	-	-	74	149	-	-	11	19	-	-	-	1	-	-
3	Of which securitization	217	6	-	-	-	74	149	-	-	11	19	-	-	-	1	-	-
4	Of which retail underlying	180	-	-	-	-	37	143	-	-	5	17	-	-	-	1	-	-
5	Of which wholesale	37	6	-	-	-	37	6	-	-	6	2	-	-	-	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q2 2022																
		Exposure values by RW bands *(2)*					Exposure values by regulatory approach *(2)*				RWA by regulatory approach *(3)*				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
($ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	**Total exposures**	245	6	-	-	-	90	161	-	-	14	20	-	-	2	1	-	-
2	Traditional securitization	245	6	-	-	-	90	161	-	-	14	20	-	-	2	1	-	-
3	Of which securitization	245	6	-	-	-	90	161	-	-	14	20	-	-	2	1	-	-
4	Of which retail underlying	194	-	-	-	-	39	155	-	-	6	18	-	-	-	1	-	-
5	Of which wholesale	51	6	-	-	-	51	6	-	-	8	2	-	-	2	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

BMO Financial Group

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

($ millions)	LINE #	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Market Risk RWA, beginning of quarter	1	15,113	13,522	14,551	12,736	12,859
Movement in risk levels *(1)*	2	786	771	(964)	1,761	(261)
Model updates *(2)*	3	-	-	-	-	-
Methodology and policy *(3)*	4	(257)	106	(65)	54	138
Acquisition and disposals	5	6	714	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	15,648	15,113	13,522	14,551	12,736

(1) Movement in risk levels includes changes in exposures and market movements.
(2) Model updates include updates to risk models to reflect recent experience and changes in model scope.
(3) Methodology and policy include methodology changes to the calculations driven by regulatory policy changes, such as new or revised regulation.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH ($ millions except as noted)		Q2 2023						Q1 2023					
		PD *(1) (2) (3)*		LGD *(1) (4) (5)*		EAD *(6) (7)*		PD *(1) (2) (3)*		LGD *(1) (4) (5)*		EAD *(6) (7)*	
Risk Profile	**LINE #**	**Average estimated**	**Actual**	**Average estimated**	**Actual**	**Estimated**	**Actual**	**Average estimated**	**Actual**	**Average estimated**	**Actual**	**Estimated**	**Actual**
Wholesale													
Corporate	1	1.04%	0.20%	34.87%	16.31%	448	485	1.08%	0.25%	35.04%	24.88%	459	451
Sovereign	2	0.21%	0.00%	16.90%	0.00%	-	-	0.16%	0.00%	19.04%	0.00%	-	-
Bank	3	0.41%	0.00%	17.56%	0.00%	-	-	0.37%	0.00%	16.37%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only *(8) (9)*	4	0.66%	0.35%	15.48%	2.89%	241	241	0.68%	0.35%	15.41%	2.90%	225	225
HELOCs *(9)*	5	0.27%	0.16%	25.91%	6.34%	79	73	0.29%	0.16%	27.23%	6.60%	75	70
Qualifying revolving retail (QRR)	6	1.04%	0.99%	85.67%	79.42%	502	484	1.04%	0.89%	85.48%	77.31%	442	417
Other retail (excl. SMEs)	7	3.83%	3.55%	81.76%	79.52%	270	269	4.19%	3.63%	82.22%	79.97%	252	250
Retail SMEs	8	1.52%	1.29%	78.89%	67.43%	55	52	1.53%	1.08%	78.26%	65.74%	57	54

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH ($ millions except as noted)		Q4 2022						Q3 2022					
		PD *(1) (2) (3)*		LGD *(1) (4) (5)*		EAD *(6) (7)*		PD *(1) (2) (3)*		LGD *(1) (4) (5)*		EAD *(6) (7)*	
Risk Profile	**LINE #**	**Average estimated**	**Actual**	**Average estimated**	**Actual**	**Estimated**	**Actual**	**Average estimated**	**Actual**	**Average estimated**	**Actual**	**Estimated**	**Actual**
Wholesale													
Corporate	1	1.06%	0.25%	35.12%	22.74%	103	99	1.09%	0.27%	35.28%	19.70%	110	79
Sovereign	2	0.18%	0.05%	18.43%	0.00%	-	-	0.17%	0.00%	18.05%	0.00%	-	-
Bank	3	0.42%	0.00%	15.86%	0.00%	-	-	0.43%	0.00%	15.64%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only *(8) (9)*	4	0.72%	0.35%	14.98%	3.96%	227	227	0.72%	0.34%	16.99%	3.65%	229	229
HELOCs *(9)*	5	0.34%	0.16%	29.38%	7.24%	69	61	0.33%	0.15%	30.35%	9.39%	62	52
Qualifying revolving retail (QRR)	6	1.01%	0.84%	85.25%	74.96%	407	377	0.89%	0.81%	88.00%	73.06%	385	349
Other retail (excl. SMEs)	7	3.90%	3.49%	81.38%	77.31%	235	233	3.92%	3.52%	84.06%	77.53%	219	218
Retail SMEs	8	1.54%	0.95%	77.42%	64.13%	62	60	1.54%	0.90%	75.72%	60.93%	69	67

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH ($ millions except as noted)		Q2 2022					
		PD *(1) (2) (3)*		LGD *(1) (4) (5)*		EAD *(6) (7)*	
Risk Profile	**LINE #**	**Average estimated**	**Actual**	**Average estimated**	**Actual**	**Estimated**	**Actual**
Wholesale							
Corporate	1	1.12%	0.27%	35.36%	16.71%	174	144
Sovereign	2	0.17%	0.00%	17.61%	0.00%	-	-
Bank	3	0.49%	0.00%	15.89%	0.00%	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only *(8) (9)*	4	0.76%	0.36%	16.72%	3.27%	229	229
HELOCs *(9)*	5	0.35%	0.16%	35.01%	7.72%	68	58
Qualifying revolving retail (QRR)	6	0.92%	0.83%	87.99%	83.54%	395	356
Other retail (excl. SMEs)	7	3.94%	3.50%	83.45%	77.17%	208	207
Retail SMEs	8	1.67%	0.91%	74.93%	64.70%	98	96

(1) The actual percentages reflect the experience of the past 12 months and are compared to the estimated percentages as at the beginning of the 12 month period being assessed.
(2) Wholesale PDs are based on a borrower count simple average. There have been no Bank defaults in the past 12 months.
(3) Retail PDs are based on account weighted average.
(4) Wholesale LGDs are expressed as an exposure weighted average. The LGD figures include back-dated resolved facilities.
(5) Retail LGDs are based on weighted average of LGD eligible accounts.
(6) Wholesale EADs represent predicted vs. realized comparison for defaults in the previous 12 months and includes term products effective January 31, 2023. There have been no defaults in the Bank asset class within the past 12 months.
(7) Retail EADs represent predicted vs. realized comparison for defaults in the previous 12 months.
(8) Mortgages insured by Canada Mortgage and Housing Corporation and private mortgage insurers are primarily included in Sovereign.
(9) Investor-owned mortgages are included in the Other Retail asset class.

Advanced Internal Ratings Based (AIRB) Approach: The AIRB Approach is the most advanced of the range of options for determining the capital requirements for credit risk. This option allows banks to use their own internal models to measure credit risk capital requirements, subject to regulatory approval.

Basel Capital Floor: Under the Basel III Reforms, a capital floor is measured based on the Basel standardized approach for credit risk, operational risk and internal model for market risk. Prior to the Basel III Reforms, operational risk was excluded from the floor measurement.

Central Counterparty (CCP): A clearing house that acts as an intermediary between counterparties for contracts traded in one or more financial markets. CCPs aim to mitigate risk through the use of margin requirements (both initial and variation) and a default management process, including a default fund and other resources. A CCP becomes a counterparty to trades with market participants through novation, an open offer system, or another legally binding arrangement. For the purposes of the capital framework, a CCP is a financial institution.

Common Equity Tier 1 (CET1): Primarily comprised of common shares, surplus resulting from the issue of instruments included in Common Equity Tier 1, retained earnings, and accumulated other comprehensive income. Regulatory CET1 deductions include: goodwill, intangible assets, pension assets, certain deferred tax asset and other items.

Credit Valuation Adjustment (CVA): The adjustment that a bank must add as a capital charge to cover the risk of mark-to-market losses on the expected counterparty risk to OTC derivatives.

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

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

Exposure at Default (EAD): EAD for on-balance sheet amounts represents outstandings, grossed up by provisions for credit losses on impaired loans and write-offs. EAD for undrawn and other off-balance sheet are estimated using Credit Conversion Factors (CCFs).

Loss Given Default (LGD): A measure of economic loss, the amount that may not be recovered in the event of a default, presented as a proportion of the exposure at default.

Probability of Default (PD): Represents the likelihood that a borrower or counterparty will go into default within a one-year time horizon.

Qualifying Central Counterparty (QCCP): An entity that is licensed to operate as a central counterparty (CCP) and is permitted by the appropriate regulator/overseer to operate as such with respect to the products offered.

Risk-Weighted Assets (RWA): A measure of a bank's exposures, weighted for their relative risk and calculated in accordance with OSFI's regulatory capital rules.

Securities Financing Transactions (SFT): Transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, which are also referred to as Repo-Style transactions, and wholesale margin lending transactions.

Standardized Approach (SA): An approach that allows banks to measure capital requirements by multiplying exposures by defined percentages based on the exposures product type and external credit rating (if applicable).

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

Total Loss Absorbing Capital (TLAC): The sum of Tier 1 capital, Tier 2 Capital, and Prescribed Shares and Liabilities ("Other TLAC Instruments") that are subject to conversion - in whole or in part - into common shares pursuant to subsection 39.2(2.3) of the Canada Deposit Insurance Corporation Act and meet all of the eligibility criteria set out in this guideline.

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