

BMO Financial Group

# Supplementary Regulatory Capital Information

For the Quarter Ended - October 31, 2023

For further information, contact:

BILL ANDERSON  
Director, Investor Relations  
416.867.7834  
bill2.anderson@bmo.com

PERRY CHEN-SEE  
Director, Investor Relations  
416.359.8074  
perry.chensee@bmo.com

[www.bmo.com/investorrelations](http://www.bmo.com/investorrelations)

# Q4 | 23



## TABLE OF CONTENTS

	Page		Page
<b>Notes to Users</b>	<b>1</b>	<b>Counterparty Credit Risk Schedules</b>	<b>51-67</b>
<b>Pillar 3 Disclosure Requirements Index</b>	<b>2-3</b>	CCR1 - Analysis of Counterparty Credit Risk (CCR) Exposure by Approach	51
<b>Overview of Regulatory Capital, Risk Weighted Assets and Capital Ratios</b>	<b>4-18</b>	CCR2 - Credit Valuation Adjustment (CVA) Capital Charge	52
KM1 - Key Metrics	4	CCR3 - Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights	53-54
CC1 - Composition of Regulatory Capital	5-6	CCR4 - IRB - CCR Exposures by Portfolio and PD Scale	55-62
CC2 - Reconciliation of Regulatory Capital to Balance Sheet	7	CCR5 - Composition of Collateral for CCR Exposure	63
Flow Statement of Basel III Regulatory Capital	8	CCR6 - Credit Derivatives Exposures	64
Capital Ratios for Significant Bank Subsidiaries	8	CCR8 - Exposures to Central Counterparties	65
CCyB1 - Geographical Distribution of Credit Exposures Used in the Countercyclical Buffer	9	Derivative Instruments	66-67
KM2 - Key Metrics - TLAC Requirements	10	<b>Securitization Schedules</b>	<b>68-79</b>
TLAC1 - TLAC Composition	11	SEC1 - Securitization Exposures in the Banking Book	68-70
TLAC3 - Resolution Entity - Creditor Ranking at Legal Entity Level	12	SEC2 - Securitization Exposures in the Trading Book	71-73
LR1 - Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure	13	SEC3 - Securitization Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Originator or as Sponsor)	74-76
LR2 - Leverage Ratio Common Disclosure	13	SEC4 - Securitization Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Investor)	77-79
Risk-Weighted Assets by Operating Groups	14	<b>Market Risk Risk-Weighted Assets (RWA) Movement by Key Drivers</b>	<b>80</b>
OV1 - Overview of RWA	14-15	<b>Operational Risk Schedules</b>	<b>81-82</b>
LI1 - Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories	16	OR1 - Historical Losses	81
LI2 - Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements	17	OR2 - Business Indicator and Subcomponents	82
PV1 - Prudent Valuation Adjustments	18	OR3 - Minimum Required Operational Risk Capital	82
<b>Credit Risk Schedules</b>	<b>19-50</b>	<b>Comparison of Modelled &amp; Standardised RWA</b>	<b>83-84</b>
CR1 - Credit Quality of Assets	19	CMS1 - Comparison of Modelled and Standardised RWA at Risk Level	83
CR2 - Changes in Stock of Defaulted Loans and Debt Securities	20	CMS2 - Comparison of Modelled and Standardised RWA For Credit Risk at Asset Class Level	84
CR3 - Credit Risk Mitigation Techniques - Overview	21	<b>Backtesting Under AIRB Approach</b>	<b>85-89</b>
CR4 - Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects	22-24	Estimated and Actual Loss Parameters under IRB Approach	85
CR5 - Standardized Approach - Exposures by Asset Classes and Risk Weights	25-31	CR9 - IRB - Backtesting of Probability of Default (PD) per Portfolio	86-89
CR6 - IRB - Credit Risk Exposures by Portfolio and PD Range	32-44	<b>Glossary</b>	<b>90</b>
CR8 - RWA Flow Statements of Credit Risk and Counterparty Credit Risk Exposures	45		
Exposure Covered by Credit Risk Mitigation	46-48		
Credit Risk Exposure by Geographic Region	49		
Credit Risk Exposure by Major Asset Class	50		
Credit Risk by Residual Contract Maturity Breakdown	50		
Credit Risk Exposure by Industry	50		

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

**Use of this Document**

The supplemental information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's Fourth Quarter 2023 Earnings Release and the 2023 Annual Report available on the Canadian Securities Administrators' website at [www.sedarplus.ca](http://www.sedarplus.ca) and BMO's website at [www.bmo.com/investorrelations](http://www.bmo.com/investorrelations).

Additional financial information is also available in the Q4 2023 Supplementary Financial Information, and the Q4 2023 Investor Presentation which can be accessed at our website at [www.bmo.com/investorrelations](http://www.bmo.com/investorrelations).

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

Items indicated n.a. were not applicable.

**Regulatory Framework**

Regulatory capital requirements for BMO are determined in accordance with guidelines issued by the Office of the Superintendent of Financial Institutions (OSFI), which are based on the revised Basel III reforms framework (inclusive of the 2017 Basel III reforms) developed by the Basel Committee on Banking Supervision (BCBS). The measures and disclosures herein are presented in accordance with OSFI's Pillar 3 Requirements Guideline and the Enhanced Disclosure Task Force (EDTF) regulatory capital related disclosures and reflect our adherence with, as applicable, OSFI's Capital Adequacy Requirements (CAR) Guideline, Leverage Requirements Guideline, and Total Loss Absorbing Capacity (TLAC) Guideline.

**Changes**

The domestic implementation of the Basel III Reforms related to capital, leverage, liquidity and disclosure requirements began to take effect in the second quarter of 2023. Capital changes include revised rules for credit risk and operational risk, which took effect on February 1, 2023. Effective Q2 2023, impacted disclosures were updated to reflect required changes prospectively. New disclosures related to the Overview of Regulatory Capital, Operational Risk, and Comparison of Modelled & Standardized RWA have been implemented prospectively in Q4 2023. Revisions related to the market risk and credit valuation adjustment risk frameworks 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. Effective November 1, 2023, the DSB increased to 3.5%.

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](mailto:bill2.anderson@bmo.com), or Perry Chen-See at (416) 359-8074 or [perry.chensee@bmo.com](mailto:perry.chensee@bmo.com)*

Tables and Templates		Frequency	Q4 2023 Supplementary Financial Information	Q4 2023 Supplementary Regulatory Capital Information	2023 Annual MD&A	2023 Annual Financial Statements
			Page Reference			
Overview of Risk Management, Key Prudential Metrics and RWA	KM1 - Key metrics (at consolidated group level)	Quarterly		4		
	KM2 - Key metrics - TLAC requirements	Quarterly		10		
	OVA - Bank risk management approach	Annual			69-76, 78-118	
	OV1 - Overview of RWA	Quarterly		14-15		
Comparison of Modelled & Standardised RWA	CMS1 - Comparison of modelled and standardized RWA at risk level	Quarterly		83		
	CMS2 - Comparison of modelled and standardized RWA for credit risk as asset class level	Quarterly		84		
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		16		
	LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		17		
	LIA - Explanations of differences between accounting and regulatory exposure amounts	Annual		16-17	119-120	191-198
	PV1 - Prudent valuation adjustments	Annual		18		
Composition of Capital and TLAC	CCA - Main features of regulatory capital instruments and other TLAC - eligible instruments (1)	Quarterly				
	CC1 - Composition of regulatory capital	Quarterly		5-6		
	CC2 - Reconciliation of regulatory capital to balance sheet	Quarterly		7		
	TLAC1 - TLAC composition	Quarterly		11		
	TLAC2 - Material subgroup entity - creditor ranking at legal entity level	Not applicable to BMO				
	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		12		
Leverage Ratio	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		13		
	LR2 - Leverage ratio common disclosure	Quarterly		13		
Credit Risk	CRA - General qualitative information about credit risk	Annual			82-87	
	CR1 - Credit quality of assets	Quarterly		19		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		20		
	CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		19	119	150, 153, 159-166
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	26-33	19, 46-50		
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			87-89, 94	178, 193
	CR3 - Credit risk mitigation techniques - overview	Quarterly		21		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		25-31	89-90	
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		22-24		
	CR5 - Standardized approach - exposures by asset classes and risk weights	Quarterly		25-31		
	CRE - Qualitative disclosures related to IRB models	Annual		46-48	89-90, 112	
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		32-44		
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Quarterly	Impact is immaterial and has been disclosed in page 46, footnote 3.			
	CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		45		
Counterparty Credit Risk	CR9 - IRB - Backtesting of probability of default (PD) per portfolio	Annual		86-89	89-90, 112	
	CR10 - IRB (specialized lending and equities under the simple risk-weight method)	Not applicable to BMO				
	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			87-88, 104	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		51		
	CCR2 - Credit valuation adjustment (CVA) capital charge	Quarterly		52		
	CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		53-54		
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		55-62		
	CCR5 - Composition of collateral for CCR exposure	Quarterly		63		
Securitization	CCR6 - Credit derivatives exposures	Quarterly		64		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)	Not applicable to BMO				
	CCR8 - Exposures to central counterparties	Quarterly		65		
	SECA - Qualitative disclosure requirements related to securitization exposures	Annual			76-77, 89	150, 154, 168-171
	SEC1 - Securitization exposures in the banking book	Quarterly		68-70		
	SEC2 - Securitization exposures in the trading book	Quarterly		71-73		
	SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		74-76		
	SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		77-79		

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

Tables and Templates		Frequency	Q4 2023 Supplementary Financial Information	Q4 2023 Supplementary Regulatory Capital Information	2023 Annual MD&A	2023 Annual Financial Statements
			Page Reference			
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	ORA - General qualitative information on a bank's operational risk framework	Annual			109-112	
	OR1 - Historical losses	Annual		81		
	OR2 - Business indicator and subcomponents	Annual		82		
	OR3 - Minimum required operational risk capital	Annual		82		
Interest Rate Risk in the Banking Book	Qualitative disclosures on IRRBB	Annual			97-98	
	Quantitative disclosures on IRRBB	Annual			98	
Countercyclical Buffer	CCyB1 - Geographical distribution of credit exposures used in the countercyclical buffer	Quarterly		9		
Macroprudential supervisory measures	GSIB1 - Disclosure of global systemically important bank (G-SIB) indicators (1)	Annual	Disclosed in the Q1 2023 & Q3 2023 Report to Shareholders, pages 32-33 & page 39 respectively.			
Liquidity	LIQA - Liquidity risk management	Annual			100-104	
	LIQ1 - Liquidity Coverage Ratio (LCR)	Quarterly			105	
	LIQ2 - Net Stable Funding Ratio (NSFR)	Quarterly			106	
Asset Encumbrance	ENC - Asset encumbrance	Quarterly	36		101-103	

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

**KM1 - KEY METRICS (AT CONSOLIDATED GROUP LEVEL)**

(\$ millions except as noted)

**Q4 2023**
**a**

<b>Available capital (amounts)</b>		
1	Common Equity Tier 1 (CET1)	52,914
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	n.a.
2	Tier 1	59,785
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	n.a.
3	Total capital	68,718
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)	n.a.
<b>Risk-weighted assets (amounts)</b>		
4	Total risk-weighted assets (RWA)	424,197
4a	Total risk-weighted assets (pre-floor)	424,197
<b>Risk-based capital ratios as a percentage of RWA</b>		
5	CET1 ratio (%)	12.5 %
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	n.a.
5b	CET1 ratio (%) (pre-floor ratio)	12.5 %
6	Tier 1 ratio (%)	14.1 %
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	n.a.
6b	Tier 1 ratio (%) (pre-floor ratio)	14.1 %
7	Total capital ratio (%)	16.2 %
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	n.a.
7b	Total capital ratio (%) (pre-floor ratio)	16.2 %
<b>Additional CET1 buffer requirements as a percentage of RWA</b>		
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5 %
9	Countercyclical buffer requirement (%)	0.0 %
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.0 %
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5 %
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.0 %
<b>Basel III Leverage ratio</b>		
13	Total Basel III leverage ratio exposure measure	1,413,036
14	Basel III leverage ratio (row 2 / row 13)	4.2 %
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	n.a.

(\$ millions except as noted)		Cross reference (3)					
			Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
1	<b>Common Equity Tier 1 Capital: instruments and reserves</b>						
2	Directly issued qualifying common share capital plus related stock surplus	a+b	23,269	22,804	22,389	21,972	18,061
3	Retained earnings	c	44,920	44,500	44,143	44,238	45,117
4	Accumulated other comprehensive income (and other reserves)	d	1,862	(89)	2,576	1,746	1,552
5	<i>Directly issued capital subject to phase out from CET1</i>		n.a.	n.a.	n.a.	n.a.	n.a.
6	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
7	<b>Common Equity Tier 1 Capital before regulatory adjustments</b>		70,051	67,215	69,108	67,956	64,730
8	<b>Common Equity Tier 1 Capital: regulatory adjustments</b>						
9	Prudential valuation adjustments		90	103	120	121	125
10	Goodwill (net of related tax liability)	e+f-g	16,496	15,698	15,808	5,073	5,092
11	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	4,403	4,249	4,053	1,989	1,809
12	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	11	8	8	6	7
13	Cash flow hedge reserve	l	(5,447)	(5,276)	(3,888)	(3,770)	(5,128)
14	Shortfall of provisions to expected losses	m	-	-	-	-	-
15	Securitization gain on sale		-	-	-	-	-
16	Gains or losses due to changes in own credit risk on fair valued liabilities		757	681	771	601	1,204
17	Defined benefit pension fund net assets (net of related tax liability)	n-o	826	836	821	821	886
18	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	20	11	-	-
19	Reciprocal cross holdings in common equity		-	-	-	-	-
20	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
21	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
22	Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
23	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
24	Amount exceeding the 15% threshold		-	-	-	-	-
25	of which: significant investments in the common stock financials		-	-	-	-	-
26	of which: mortgage servicing rights		-	-	-	-	-
27	of which: deferred tax assets arising from temporary differences		-	-	-	-	-
28	Other deductions or regulatory adjustments to CET1 as determined by OSFI		1	1	-	-	(156)
29	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
30	<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>		17,137	16,320	17,704	4,841	3,839
31	<b>Common Equity Tier 1 Capital (CET1)</b>		52,914	50,895	51,404	63,115	60,891
32a	<b>Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied</b>		n.a.	n.a.	n.a.	n.a.	60,735
33	<b>Additional Tier 1 Capital: instruments</b>						
34	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	q	6,958	6,958	6,958	6,958	6,308
35	of which: classified as equity under applicable accounting standards		6,958	6,958	6,958	6,958	6,308
36	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
37	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>		n.a.	n.a.	n.a.	n.a.	n.a.
38	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)		-	-	-	-	-
39	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
40	<b>Additional Tier 1 Capital before regulatory adjustments</b>		6,958	6,958	6,958	6,958	6,308
41	<b>Additional Tier 1 Capital: regulatory adjustments</b>						
42	Investments in own Additional Tier 1 instruments	r	9	8	5	7	-
43	Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-
44	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
45	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
46	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
47a	of which: Reverse mortgages		-	-	-	-	-
48	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
49	<b>Total regulatory adjustments applied to Additional Tier 1 Capital</b>		87	86	83	85	78
50	<b>Additional Tier 1 Capital (AT1)</b>		6,871	6,872	6,875	6,873	6,230
51	<b>Tier 1 Capital (T1 = CET1 + AT1)</b>		59,785	57,767	58,279	69,988	67,121
52a	<b>Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>		n.a.	n.a.	n.a.	n.a.	66,965
53	<b>Tier 2 Capital: instruments and provisions</b>						
54	Directly issued qualifying Tier 2 instruments plus related stock surplus	t	8,082	7,916	8,049	8,009	8,003
55	<i>Directly issued capital instruments subject to phase out from Tier 2 Capital</i>		n.a.	n.a.	n.a.	n.a.	n.a.
56	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)		-	-	-	-	-
57	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
58	General allowances	u	902	876	1,037	438	235
59	<b>Tier 2 Capital before regulatory adjustments</b>		8,984	8,792	9,086	8,447	8,238

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

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

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

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

(\$ millions except as noted)		Cross reference	Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
52	<b>Tier 2 Capital: regulatory adjustments</b>						
53	Investments in own Tier 2 instruments	v	1	5	17	29	-
54	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54a	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
55	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
56	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	w	50	50	50	50	50
57	Other deductions from Tier 2 capital		-	-	-	-	-
57	<b>Total regulatory adjustments to Tier 2 Capital</b>		51	55	67	79	50
58	<b>Tier 2 Capital (T2)</b>		8,933	8,737	9,019	8,368	8,188
59	<b>Total Capital (TC = T1 + T2)</b>		68,718	66,504	67,298	78,356	75,309
59a	<b>Total Capital with transitional arrangements for ECL provisioning not applied</b>		n.a.	n.a.	n.a.	n.a.	75,309
60	<b>Total Risk-Weighted Assets (2)</b>		424,197	412,943	419,994	347,454	363,997
60a	<b>Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA) (3)</b>		3,918	3,460	2,727	n.a.	n.a.
61	<b>Capital Ratios</b>						
61a	Common Equity Tier 1 (as percentage of risk-weighted assets)		12.5%	12.3%	12.2%	18.2%	16.7%
62	CET1 Ratio with transitional arrangements for ECL provisioning not applied		n.a.	n.a.	n.a.	n.a.	16.7%
62a	Tier 1 (as percentage of risk-weighted assets)		14.1%	14.0%	13.9%	20.1%	18.4%
63	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		n.a.	n.a.	n.a.	n.a.	18.4%
63a	Total Capital (as percentage of risk-weighted assets)		16.2%	16.1%	16.0%	22.6%	20.7%
64	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		n.a.	n.a.	n.a.	n.a.	20.7%
65	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%
66	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
67	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67a	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
68	of which: D-SIB 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) (4)		8.0%	7.8%	7.7%	13.7%	12.2%
69	<b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))</b>						
70	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
71	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
72	<b>Amounts below the thresholds for deduction (before risk weighting)</b>						
73	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	878	1,591	1,622	1,217	1,005
74	Significant investments in the common stock of financials	c1	2,568	2,474	2,457	2,362	2,206
75	Mortgage servicing rights (net of related tax liability)	d1	94	92	97	36	38
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	4,513	4,359	4,084	2,138	2,056
76	<b>Applicable caps on the inclusion of provisions in Tier 2</b>						
77	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		875	827	759	67	65
78	Cap on inclusion of provisions in Tier 2 under standardized approach		875	827	759	67	65
79	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,241	2,196	2,181	2,045	2,063
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		27	49	278	371	326

(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 October 31 2023, a Basel Capital Floor adjustment of \$nil million (\$nil at July 31, 2023, \$nil at April 30, 2023, \$10,803 at January 31, 2023, and \$12,598 at October 31, 2022) was applied to the Bank's RWA.

(3) Disclosure of this metric was not required previously under Basel III framework.

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



# CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference
		Q4 2023	Q4 2023	(2)		Q4 2023	Q4 2023	(2)
<b>Assets</b>					<b>Liabilities and Equity</b>			
<b>Cash and Cash Equivalents</b>	1	77,934	77,814		<b>Deposits</b>	40	909,676	
<b>Interest Bearing Deposits with Banks</b>	2	4,125	4,110		<b>Other Liabilities</b>			
<b>Securities</b>	3	322,379	313,678		Derivative instruments	41	50,193	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4		-	p	Acceptances	42	8,111	
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5		9	r	Securities sold but not yet purchased	43	43,781	
Investments in own Tier 2 instruments not derecognized for accounting purposes	6		1	v	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	44		b1
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7		27,564	a1	Securities lent or sold under repurchase agreements	45	106,108	
Significant investments in the common stock of financials exceeding regulatory thresholds (4)	8		-		Securitization and structured entities' liabilities	46	27,094	
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)	9		2,568	c1	Other	47	63,048	
Goodwill embedded in significant investments	10		55	e	Deferred tax liabilities related to goodwill	48		g
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	Deferred tax liabilities related to intangibles	49		i
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	12		50	w	Deferred tax liabilities related to defined-benefit pension fund net assets	50		o
<b>Securities Borrowed or Purchased Under Resale Agreements</b>	13	115,662	115,662		Deferred tax liabilities related to deferred tax assets excluding those arising from temporary differences	51		k
<b>Loans</b>					Deferred tax liabilities related to deferred tax assets arising from temporary differences	52	1,562	f1
Residential mortgages	14	177,250	177,250		<b>Total other liabilities</b>	53	298,335	
Consumer instalment and other personal	15	104,040	104,040		<b>Subordinated Debt</b>			
Credit cards	16	12,294	12,294		Subordinated debt	54	8,228	
Business and government	17	366,701	366,392		Directly issued qualifying subordinated debt	55		t
Allowance for credit losses	18	(3,807)	(3,807)		Directly issued subordinated debt subject to phase out	56		-
Transitional arrangements for capital treatment of ECL provisioning included in CET1	19		-		<b>Equity</b>			
Allowance reflected in Tier 2 regulatory capital	20		902	u	Preferred shares and other equity instruments	57	6,958	
Shortfall of provisions to expected loss	21		-	m	Directly issued qualifying Additional Tier 1 instruments	58		q
<b>Total net loans</b>	22	656,478	656,169		Directly issued Additional Tier 1 instruments subject to phase out	59		-
<b>Other Assets</b>					Common shares	60	22,941	a
Derivative instruments	23	39,976	39,975		Contributed surplus	61	328	b
Customers' liability under acceptances	24	8,111	8,111		Retained earnings	62	44,920	c
Premises and equipment	25	6,241	6,147		Accumulated other comprehensive income	63	1,862	d
Goodwill	26	16,728	16,728	f	of which: Cash flow hedges	64		l
Intangible assets	27	5,216	5,216	h	<b>Total shareholder's equity</b>	65	77,009	
Current tax assets	28	2,052	2,033		<b>Non-controlling interest in subsidiaries</b>	66	28	
Deferred tax assets	29	3,081	3,095		<b>Total Equity</b>	67	77,037	
Deferred tax assets excluding those arising from temporary differences	30		15	j	<b>Total Liabilities and Equity</b>	68	1,293,276	
Deferred tax assets arising from temporary differences	31		6,075					
of which: exceeding regulatory thresholds	32		-					
of which: not exceeding regulatory thresholds	33		6,075	e1				
Other	34	35,293	31,910					
Defined-benefit pension fund net assets	35		1,185	n				
Mortgage servicing rights	36		94					
of which: exceeding regulatory thresholds	37		-					
of which: not exceeding regulatory thresholds	38		94	d1				
<b>Total Assets</b>	39	1,293,276	1,280,648					

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. Insurance subsidiaries are included in the regulatory balance sheet using the equity method of accounting and are capitalized as significant investments in financials. BMO Life Insurance Company (\$14,430 million assets and \$1,849 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 (\$221 million assets and \$124 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 (1)

(\$ millions)	LINE #					
		Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
<b>Common Equity Tier 1 Capital</b>						
<b>Opening Balance</b>	1	50,895	51,404	63,115	60,891	55,464
New capital issues	2	453	413	-	3,893	354
Redeemed capital or Treasury Shares	3	14	(1)	(10)	-	(2)
Gross dividends and distributions (deduction)	4	(1,184)	(1,095)	(1,147)	(1,053)	(1,017)
Net Income attributable to bank shareholders	5	1,610	1,452	1,056	247	4,483
Removal of own credit spread (net of tax)	6	(76)	90	(170)	603	(323)
Movements in other comprehensive income						
Currency translation differences	7	2,326	(1,236)	763	(827)	2,034
Fair value through other comprehensive income securities	8	(243)	-	6	136	(199)
Other (2)	9	44	(41)	179	(474)	411
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(952)	(86)	(12,799)	(161)	(339)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	(3)	-	(2)	1	(4)
Prudential valuation adjustments	12	13	17	1	4	9
Other (3)	13	17	(22)	409	(145)	20
<b>Closing Balance</b>	14	52,914	50,895	51,404	63,115	60,891
<b>Other non-core Tier 1 (Additional Tier 1) Capital</b>						
<b>Opening Balance</b>	15	6,872	6,875	6,873	6,230	5,220
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	-	-	-	650	1,000
Redeemed capital	17	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (4)	18	(1)	(3)	2	(7)	10
<b>Closing Balance</b>	19	6,871	6,872	6,875	6,873	6,230
<b>Total Tier 1 Capital</b>	20	59,785	57,767	58,279	69,988	67,121
<b>Tier 2 Capital</b>						
<b>Opening Balance</b>	21	8,737	9,019	8,368	8,188	7,449
New Tier 2 eligible capital issues	22	1,148	-	-	-	750
Redeemed capital	23	(1,092)	-	-	-	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (5)	25	140	(282)	651	180	(11)
<b>Closing Balance</b>	26	8,933	8,737	9,019	8,368	8,188
<b>Total Regulatory Capital</b>	27	68,718	66,504	67,298	78,356	75,309

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

(2) Includes: AOCI on pension and other post-employment benefits.

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

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

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

## CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

	LINE #					
		Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
<b>Bank of Montreal Mortgage Corporation (1)</b>						
Common Equity Tier 1 ratio	1	20.8%	19.5%	19.8%	17.3%	18.5%
Tier 1 ratio	2	20.8%	19.5%	19.8%	17.3%	18.5%
Total capital ratio	3	20.8%	19.5%	19.8%	17.3%	18.5%
<b>BMO Bank N.A. (2)</b>						
Tier 1 ratio	4	11.5%	11.3%	11.1%	13.8%	11.1%
Total capital ratio	5	13.0%	12.7%	12.3%	14.9%	12.2%

(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: September 2023, June 2023, March 2023, December 2022 and September 2022.

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

(\$ millions except as noted)

Geographical breakdown		Q4 2023				
		Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
			Exposure values	RWA		
		a	b	c	d	e
1	Australia (AU)	1.00 %	1,492	375		
2	France (FR)	0.50 %	88	66		
3	Germany (DE)	0.75 %	214	236		
4	Hong Kong (HK)	1.00 %	19	16		
5	Luxembourg (LU)	0.50 %	23	15		
6	Netherlands (NL)	1.00 %	261	81		
7	Norway (NO)	2.50 %	3	1		
8	Sweden (SE)	2.00 %	43	15		
9	United Kingdom (GB)	2.00 %	3,995	1,683		
10	<b>Sum</b>		6,138	2,488		
11	<b>Total</b>		843,945	303,898	0.01 %	57

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

(\$ millions except as noted)

		Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
		a	b	c	d	e
1	Total loss-absorbing capacity (TLAC) available	114,402	110,810	113,478	129,237	120,663
1a	Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	n.a.	n.a.	n.a.	n.a.	120,663
2	Total RWA at the level of the resolution group	424,197	412,943	419,994	347,454	363,997
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	27.0 %	26.8 %	27.0 %	37.2 %	33.1 %
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.	n.a.	n.a.	33.1 %
4	Leverage ratio exposure measure at the level of the resolution group	1,413,036	1,369,745	1,371,512	1,181,914	1,189,990
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.1 %	8.1 %	8.3 %	10.9 %	10.1 %
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.	n.a.	n.a.	10.1 %
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)

		Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
(\$ millions except as noted)		a	b	c	d	e
<b>Regulatory capital elements of TLAC and adjustments</b>						
1	Common Equity Tier 1 capital (CET1)	52,914	50,895	51,404	63,115	60,891
2	Additional Tier 1 capital (AT1) before TLAC adjustments	6,871	6,872	6,875	6,873	6,230
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	6,871	6,872	6,875	6,873	6,230
6	Tier 2 capital (T2) before TLAC adjustments	8,933	8,737	9,019	8,368	8,188
7	Amortized portion of T2 instruments where remaining maturity > 1 year	-	-	-	-	-
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9	Other adjustments	-	-	-	-	-
10	T2 instruments eligible under the TLAC framework	8,933	8,737	9,019	8,368	8,188
11	TLAC arising from regulatory capital	68,718	66,504	67,298	78,356	75,309
<b>Non-regulatory capital elements of TLAC</b>						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	45,773	44,366	46,232	50,997	45,554
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	45,773	44,366	46,232	50,997	45,554
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	114,491	110,870	113,530	129,353	120,863
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	(89)	(60)	(52)	(116)	(200)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	114,402	110,810	113,478	129,237	120,663
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	424,197	412,943	419,994	347,454	363,997
24	Leverage exposure measure	1,413,036	1,369,745	1,371,512	1,181,914	1,189,990
<b>TLAC ratios and buffers</b>						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	27.0 %	26.8 %	27.0 %	37.2 %	33.1 %
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.1 %	8.1 %	8.3 %	10.9 %	10.1 %
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.0 %	7.8 %	7.7 %	13.7 %	12.2 %
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	Of which: capital conservation buffer	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
30	Of which: bank specific countercyclical buffer	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
31	Of which: D-SIB / G-SIB buffer	1.0 %	1.0 %	1.0 %	1.0 %	1.0 %

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

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

(\$ millions)

Q4 2023							
	Creditor ranking						Sum 1 to 6
	1 (most junior)	2	3	4	5	6 (most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2 Total capital and liabilities net of credit risk mitigation	22,941	3,300	3,658	8,767	69,075	-	107,741
3 Subset of row 2 that are excluded liabilities	-	6	4	151	79	-	240
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	22,941	3,294	3,654	8,616	68,996	-	107,501
5 Subset of row 4 that are potentially eligible as TLAC	22,941	3,294	3,654	8,617	50,643	-	89,149
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	16,358	-	16,358
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	27,262	-	27,262
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,883	1,446	-	8,329
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	2,996	1,734	5,577	-	10,307
10 Subset of row 5 that is perpetual securities	22,941	3,294	658	-	-	-	26,893

(1) Instruments are reported at nominal values.

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

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

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

(\$ millions)		Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
1	Total consolidated assets as per published financial statements	1,293,276	1,248,554	1,250,891	1,145,706	1,139,199
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(12,578)	(12,928)	(13,041)	(12,821)	(11,430)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(11,629)	(10,487)	(9,321)	(10,190)	(9,807)
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	(8,135)	2,504	(772)	(168)	(11,227)
6	Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	2,522	613	931	1,246	5,742
7	Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	166,804	157,895	160,611	161,082	162,968
8	Other adjustments (1)	(17,224)	(16,406)	(17,787)	(102,941)	(85,455)
9	<b>Leverage Ratio Exposure Measure</b>	<b>1,413,036</b>	<b>1,369,745</b>	<b>1,371,512</b>	<b>1,181,914</b>	<b>1,189,990</b>

**LR2 - LEVERAGE RATIO COMMON DISCLOSURE**

(\$ millions except as noted)		Leverage ratio framework				
		Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
<b>On-balance sheet exposures</b>						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) (1)	1,113,431	1,078,547	1,077,993	872,256	874,024
2	Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	(7,458)	(4,825)	(6,901)	(7,301)	(9,606)
4	(Asset amounts deducted in determining transitional Tier 1 capital)	(17,224)	(16,406)	(17,787)	(4,326)	(2,870)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	<b>1,088,749</b>	<b>1,057,316</b>	<b>1,053,305</b>	<b>860,629</b>	<b>861,548</b>
<b>Derivative exposures</b>						
6	Replacement cost associated with all derivative transactions (2)	16,797	22,074	20,869	22,219	28,697
7	Add-on amounts for potential future exposure associated with all derivative transactions (3)	27,012	25,177	24,067	23,757	23,261
8	(Exempted central counterparty-leg of client cleared trade exposures)	(4,513)	(6,776)	(7,137)	(5,734)	(5,678)
9	Adjusted effective notional amount of written credit derivatives	50,382	50,359	56,233	45,333	43,117
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(50,379)	(50,356)	(55,944)	(45,149)	(42,862)
11	<b>Total derivative exposures (sum of lines 6 to 10)</b>	<b>39,299</b>	<b>40,478</b>	<b>38,088</b>	<b>40,426</b>	<b>46,535</b>
<b>Securities financing transaction exposures</b>						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	118,129	117,909	121,057	121,944	116,311
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(7,331)	(10,960)	(8,429)	(7,862)	(7,464)
14	Counterparty credit risk (CCR) exposure for SFTs	7,386	7,107	6,880	5,695	10,091
15	Agent transaction exposures	-	-	-	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>118,184</b>	<b>114,056</b>	<b>119,508</b>	<b>119,777</b>	<b>118,938</b>
<b>Other off-balance sheet exposures</b>						
17	Off-balance sheet exposure at gross notional amount	513,063	497,201	500,878	472,387	479,297
18	(Adjustments for conversion to credit equivalent amounts)	(346,259)	(339,306)	(340,267)	(311,305)	(316,328)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>166,804</b>	<b>157,895</b>	<b>160,611</b>	<b>161,082</b>	<b>162,969</b>
<b>Capital and Total Exposures</b>						
20	<b>Tier 1 capital</b>	<b>59,785</b>	<b>57,767</b>	<b>58,279</b>	<b>69,988</b>	<b>67,121</b>
20a	<b>Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>66,965</b>
21	<b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	<b>1,413,036</b>	<b>1,369,745</b>	<b>1,371,512</b>	<b>1,181,914</b>	<b>1,189,990</b>
<b>Leverage Ratios</b>						
22	<b>Basel III leverage ratio</b>	<b>4.2%</b>	<b>4.2%</b>	<b>4.2%</b>	<b>5.9%</b>	<b>5.6%</b>
22a	<b>Leverage ratio with transitional arrangements for ECL provisioning not applied</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>5.6%</b>

(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.

**RISK-WEIGHTED ASSETS BY OPERATING GROUPS**

(\$ millions)	LINE #	RWA				
		Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
Canadian Personal and Commercial Banking	1	109,000	106,032	106,502	105,549	110,994
U.S. Personal and Commercial Banking	2	164,123	158,897	165,542	90,065	99,701
BMO Wealth Management	3	29,504	31,845	31,799	27,173	27,021
BMO Capital Markets	4	99,344	94,141	93,218	98,072	98,380
Corporate Services, including Technology and Operations	5	22,226	22,028	22,933	26,595	27,901
<b>Total Risk-Weighted Assets</b>	<b>6</b>	<b>424,197</b>	<b>412,943</b>	<b>419,994</b>	<b>347,454</b>	<b>363,997</b>

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

(\$ millions)		RWA			Minimum capital requirements
		Q4 2023	Q3 2023	Q2 2023	Q4 2023
		a	b	c	f
1	<b>Credit risk (excluding counterparty credit risk)</b>	299,991	291,310	301,190	23,999
2	Of which standardized approach (SA)	85,363	90,798	94,610	6,829
3	Of which: foundation internal ratings-based (F-IRB) approach	73,828	65,296	68,830	5,906
4	Of which: supervisory slotting approach	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	140,800	135,216	137,750	11,264
6	<b>Counterparty credit risk (CCR)</b>	11,117	11,572	11,423	889
7	Of which standardized approach for counterparty credit risk	8,236	8,637	8,462	659
8	Of which: IMM	-	-	-	-
9	Of which: other CCR	2,881	2,935	2,961	230
10	<b>Credit valuation adjustment (CVA)</b>	3,918	3,460	2,727	313
11	<b>Equity investments in funds – look-through approach</b>	448	2,495	2,598	36
12	<b>Equity investments in funds – mandate-based approach</b>	2,900	2,803	3,452	232
13	<b>Settlement risk</b>	-	43	8	-
14	<b>Securitization exposures in banking book</b>	12,627	10,937	11,411	1,010
15	Of which securitization internal ratings-based approach (SEC-IRBA)	11,160	9,628	10,148	893
16	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	287	269	261	23
17	Of which securitization standardized approach (SEC-SA)	1,180	1,040	1,002	94
18	<b>Market risk</b>	16,981	16,171	15,648	1,358
19	Of which standardized approach (SA)	2,131	2,269	1,879	170
20	Of which internal model approaches (IMA)	14,850	13,902	13,769	1,188
21	<b>Capital charge for switch between trading book and banking book</b>	-	-	-	-
22	<b>Operational risk</b>	57,364	55,969	53,883	4,589
23	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	18,851	18,183	17,654	1,508
24	<b>Output floor applied</b>	65.00 %	65.00 %	65.00 %	
25	<b>Floor adjustment (before application of transitional cap) (2)</b>	-	-	-	-
26	<b>Floor adjustment (after application of transitional cap) (2)</b>	-	-	-	-
27	<b>Total</b>	<b>424,197</b>	<b>412,943</b>	<b>419,994</b>	<b>33,934</b>

(1) RWA were \$424.2 billion as at October 31, 2023, an increase from \$412.9 billion as at July 31, 2023. RWA increased primarily due to the impact of foreign exchange movements, a net increase from model and methodology updates and net asset quality changes, partially offset by risk transfer transactions.

(2) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. In calculating regulatory capital ratios, there is a requirement to increase total 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.



## OV1 - OVERVIEW OF RWA

(\$ millions)

		RWA (1)	
		Q1 2023	Q4 2022
		d	e
1	<b>Credit risk (excluding counterparty credit risk)</b>	235,356	255,404
2	Of which standardized approach (SA)	22,241	21,667
3	Of which internal rating-based (IRB) approach	213,115	233,737
4	<b>Counterparty credit risk (CCR)</b>	14,822	15,034
5	Of which standardized approach for counterparty credit risk (SA-CCR)	7,798	7,618
6	Of which internal model method (IMM)	-	-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)	3,002	2,869
6b	Of which CVA capital charge	3,251	3,633
6c	Of which exposures to QCCP	771	914
7	<b>Equity positions in banking book under market-based approach</b>	-	-
8	<b>Equity investments in funds – look-through approach</b>	2,427	2,196
9	<b>Equity investments in funds – mandate-based approach</b>	2,601	2,538
10	<b>Equity investments in funds – fall-back approach</b>	-	-
11	<b>Settlement risk</b>	53	71
12	<b>Securitization exposures in banking book</b>	11,926	9,530
13	Of which securitization internal ratings-based approach (SEC-IRBA)	10,382	8,073
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	263	136
15	Of which securitization standardized approach (SEC-SA)	1,281	1,321
16	<b>Market risk</b>	15,113	13,522
17	Of which standardized approach (SA)	1,617	681
18	Of which internal model approaches (IMM)	13,496	12,841
19	<b>Operational risk</b>	43,013	42,353
20	Of which Basic Indicator Approach	-	-
21	Of which Standardized Approach	43,013	42,353
22	Of which Advanced Measurement Approach	-	-
23	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	11,340	10,751
24	<b>Floor adjustment (2)</b>	10,803	12,598
25	<b>Total</b>	347,454	363,997

(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. 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.

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

(\$ millions)		Q4 2023						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:				
				Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
LINE	#	a	b	c	d	e	f	g
<b>Assets</b>								
Cash and Cash Equivalents	1	77,934	77,814	77,814	-	-	-	-
Interest Bearing Deposits with Banks	2	4,125	4,110	4,105	-	-	5	-
Securities	3	322,379	313,678	187,650	-	2,362	121,875	1,791
Securities Borrowed or Purchased Under Resale Agreements	4	115,662	115,662	-	115,662	-	-	-
<b>Loans</b>								
Residential mortgages	5	177,250	177,250	177,250	-	-	-	-
Consumer instalment and other personal	6	104,040	104,040	101,105	-	55	-	2,880
Credit cards	7	12,294	12,294	3,436	-	1,890	-	6,968
Business and government	8	366,701	366,392	315,773	1,412	49,107	4,053	-
Allowance for credit losses	9	(3,807)	(3,807)	(25)	-	-	-	(3,782)
<b>Other Assets</b>								
Derivative instruments	10	39,976	39,975	-	39,975	-	34,003	-
Customers' liability under acceptances	11	8,111	8,111	8,111	-	-	-	-
Premises and equipment	12	6,241	6,147	6,147	-	-	-	-
Goodwill	13	16,728	16,728	-	-	-	-	16,728
Intangible assets	14	5,216	5,216	-	-	-	-	5,216
Current tax assets	15	2,052	2,033	2,033	-	-	-	-
Deferred tax assets	16	3,081	3,095	3,080	-	-	-	15
Other	17	35,293	31,910	16,041	9,633	-	5,051	1,185
<b>Total assets</b>	<b>18</b>	<b>1,293,276</b>	<b>1,280,649</b>	<b>902,520</b>	<b>166,682</b>	<b>53,414</b>	<b>164,987</b>	<b>31,001</b>
<b>Liabilities</b>								
Deposits	19	909,676	909,676	-	-	-	35,300	874,376
<b>Other Liabilities</b>								
Derivative instruments	20	50,193	50,001	-	50,001	-	43,166	-
Acceptances	21	8,111	8,111	-	-	-	-	8,111
Securities sold but not yet purchased	22	43,781	43,781	-	-	-	43,781	-
Securities lent or sold under repurchase agreements	23	106,108	106,108	-	106,108	-	-	-
Securitization and structured entities' liabilities	24	27,094	27,094	-	-	-	-	27,094
Other	25	63,048	50,612	-	-	-	-	50,612
<b>Subordinated Debt</b>	<b>26</b>	<b>8,228</b>	<b>8,228</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,228</b>
<b>Total liabilities</b>	<b>27</b>	<b>1,216,239</b>	<b>1,203,611</b>	<b>-</b>	<b>156,109</b>	<b>-</b>	<b>122,247</b>	<b>968,421</b>

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. Insurance subsidiaries are included in the regulatory balance sheet using the equity method of accounting and are capitalized as significant investments in financials. BMO Life Insurance Company (\$14,430 million assets and \$1,849 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 (\$221 million assets and \$124 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

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

(\$ millions)		Q4 2023				
		Total	Items subject to:			
			Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework
		a	b	c	d	e
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1) (1)	1,249,648	902,520	166,682	53,414	164,987
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) (1)	235,190	-	156,109	-	122,247
3	<b>Total net amount under regulatory scope of consolidation</b>	<b>1,014,458</b>	<b>902,520</b>	<b>10,573</b>	<b>53,414</b>	<b>42,740</b>
4	Off-balance sheet amounts	292,766	194,777	64,353	33,636	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	18,296	1,433	16,863	-	-
6	Differences due to consideration of provisions	443	443	-	-	-
7	Exposures related to liability repo-style transactions	212,216	-	212,216	-	-
8	Potential future exposure on derivatives	28,116	-	28,116	-	-
9	Differences due to consideration of CRM	(263,179)	-	(258,076)	(5,103)	-
10	<b>Exposure amounts considered for regulatory purposes (2)</b>	<b>1,303,116</b>	<b>1,099,173</b>	<b>74,045</b>	<b>81,947</b>	<b>42,740</b>

(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 IRB exposures for the amount related to partial write-offs.

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

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

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

PV1 - PRUDENT VALUATION ADJUSTMENTS (PVAs)

(\$ millions)		Q4 2023							
		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
		a	b	c	d	e	f	g	h
1	Closeout uncertainty, of which:	-	-	-	66	-	66	34	32
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	-	-	-	66	-	66	34	32
5	Early termination	-	-	-	-	-	-	-	-
6	Model risk	10	3	-	-	-	13	11	2
7	Operational risk	-	-	-	-	-	-	-	-
8	Investing and funding costs	-	-	-	-	-	-	-	-
9	Unearned credit spreads	-	-	-	-	-	-	-	-
10	Future administrative costs	1	4	-	-	-	5	5	-
11	Other	-	-	-	6	-	6	6	-
12	<b>Total adjustment</b>	<b>11</b>	<b>7</b>	<b>-</b>	<b>72</b>	<b>-</b>	<b>90</b>	<b>56</b>	<b>34</b>

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

LINE #		Q4 2023						
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	#	a	b	c	d	e	f	g
Loans	1	3,985	601,690	3,300	25	769	2,506	602,375
Debt securities	2	-	177,383	5	-	-	5	177,378
Off-balance sheet exposures	3	687	211,326	436	-	100	336	211,577
<b>Total</b>	<b>4</b>	<b>4,672</b>	<b>990,399</b>	<b>3,741</b>	<b>25</b>	<b>869</b>	<b>2,847</b>	<b>991,330</b>

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

LINE #		Q3 2023						
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	#	a	b	c	d	e	f	g
Loans	1	2,897	586,978	3,115	23	713	2,379	586,760
Debt securities	2	-	169,208	5	-	-	5	169,203
Off-balance sheet exposures	3	310	204,116	440	-	109	331	203,986
<b>Total</b>	<b>4</b>	<b>3,207</b>	<b>960,302</b>	<b>3,560</b>	<b>23</b>	<b>822</b>	<b>2,715</b>	<b>959,949</b>

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

LINE #		Q2 2023						
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	#	a	b	c	d	e	f	g
Loans	1	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
<b>Total</b>	<b>4</b>	<b>3,034</b>	<b>974,665</b>	<b>3,425</b>	<b>21</b>	<b>752</b>	<b>2,652</b>	<b>974,274</b>

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

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

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

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

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

(2) The carrying value of our renegotiated loans was \$1,797 million as at October 31, 2023 (\$996 million as at July 31, 2023, \$671 million as at April 30, 2023, \$536 million as at January 31, 2023, and \$573 million as at October 31, 2022). Renegotiated loans of \$1,086 million were classified as performing as at October 31, 2023 (\$715 million as at July 31, 2023, \$427 million as at April 30, 2023, \$297 million as at January 31, 2023, and \$305 million as at October 31, 2022).

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

(4) There were no defaulted debt securities.

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

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

(\$ millions)

**Q4 2023****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	2,897
2	Loans and debt securities that have defaulted since the last reporting period	1,733
3	Returned to non-defaulted status	(185)
4	Amounts written off	(231)
5	Other charges	(229)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	3,985

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

(\$ millions)

**Q3 2023****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	2,689
2	Loans and debt securities that have defaulted since the last reporting period	901
3	Returned to non-defaulted status	(117)
4	Amounts written off	(190)
5	Other charges	(386)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,897

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

(\$ millions)

**Q2 2023****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,689

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

(\$ millions)

**Q1 2023****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	2,035
2	Loans and debt securities that have defaulted since the last reporting period	512
3	Returned to non-defaulted status	(129)
4	Amounts written off	(141)
5	Other charges	(210)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,067

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

(\$ millions)

**Q4 2022****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	1,996
2	Loans and debt securities that have defaulted since the last reporting period	481
3	Returned to non-defaulted status	(222)
4	Amounts written off	(119)
5	Other charges	(101)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,035

(1) There were no defaulted debt securities.

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

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q4 2023				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	564,920	37,455	-	37,368	86
2	Debt securities	177,378	-	-	-	-
3	<b>Total</b>	742,298	37,455	-	37,368	86
4	Of which: defaulted	2,969	391	-	391	-

  

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q3 2023				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	548,817	37,943	-	37,885	58
2	Debt securities	169,203	-	-	-	-
3	<b>Total</b>	718,020	37,943	-	37,885	58
4	Of which: defaulted	2,172	186	-	186	-

  

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q2 2023				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	559,119	31,339	-	31,279	59
2	Debt securities	176,834	-	-	-	-
3	<b>Total</b>	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) (\$ millions)		Q1 2023				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	470,362	36,956	-	36,909	46
2	Debt securities	152,236	-	-	-	-
3	<b>Total</b>	622,598	36,956	-	36,909	46
4	Of which: defaulted	1,203	372	-	372	-

  

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

(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 IRB exposures and risk weights for exposures under Standardized Approach, the carrying amount is reported as an unsecured exposure.

(4) Loans and Debt securities balances are net of allowance for credit losses on performing loans and impaired loans (excluding those related to off-balance sheet instruments and undrawn commitments).

(5) Defaulted balances are net of allowance for credit losses on impaired loans, excluding off-balance sheet instruments and undrawn commitments.

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

(\$ millions except as noted)

Asset classes		Q4 2023					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	4	5	-	-
2	Public sector entities (PSEs)	236	1,067	1,749	647	398	16.62 %
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	108	841	116	1,121	517	41.82 %
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	2	1	30.00 %
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	16,542	21,118	16,491	7,466	22,929	95.71 %
6a	Of which: securities firms and other financial institutions treated as corporates	962	1,052	943	489	1,403	97.94 %
6b	Of which: specialised lending	1	-	1	-	1	148.80 %
7	Subordinated debt, equity and other capital	4,701	1,141	4,701	456	3,893	75.49 %
8	Retail	28,185	9,081	27,688	1,905	21,660	73.19 %
9	Real Estate	38,679	10,116	37,720	1,941	22,957	57.88 %
9a	Of which: general RRE	17,540	7,101	17,540	741	5,346	29.24 %
9b	Of which: IPRRE	95	-	95	-	35	36.92 %
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,939	893	8,065	350	5,768	68.54 %
9e	Of which: IPCRE	10,052	879	10,012	360	8,066	77.76 %
9f	Of which: land acquisition, development and construction	2,053	1,243	2,008	490	3,742	149.82 %
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	644	113	626	41	886	132.77 %
13	Other assets	16,484	-	16,484	-	12,123	73.54 %
14	<b>Total</b>	<b>105,579</b>	<b>43,477</b>	<b>105,579</b>	<b>13,582</b>	<b>85,363</b>	<b>71.64 %</b>

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

(\$ millions except as noted)

Asset classes		Q3 2023					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	2	-	6	-	-	-
2	Public sector entities (PSEs)	227	926	787	549	154	11.57 %
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	367	942	367	273	375	58.59 %
4a	Of which: securities firms and other financial institutions treated as banks	-	2	-	1	-	-
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	23,946	22,555	23,825	8,505	31,518	97.49 %
6a	Of which: securities firms and other financial institutions treated as corporates	1,141	847	1,071	337	1,385	98.34 %
6b	Of which: specialised lending	1	-	-	-	1	-
7	Subordinated debt, equity and other capital	4,426	1,114	4,426	446	3,807	78.15 %
8	Retail	23,125	7,630	22,682	1,727	17,889	73.29 %
9	Real Estate	37,521	9,935	37,521	1,970	24,421	61.84 %
9a	Of which: general RRE	16,674	6,833	16,674	712	5,514	31.71 %
9b	Of which: IPRRE	90	-	90	-	34	37.46 %
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	9,975	605	9,975	230	7,343	71.96 %
9e	Of which: IPCRE	8,211	712	8,211	319	6,633	77.76 %
9f	Of which: land acquisition, development and construction	2,571	1,785	2,571	709	4,897	149.28 %
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	496	56	496	14	708	138.72 %
13	Other assets	16,087	-	16,087	-	11,926	74.13 %
14	<b>Total</b>	<b>106,197</b>	<b>43,158</b>	<b>106,197</b>	<b>13,484</b>	<b>90,798</b>	<b>75.87 %</b>

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

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

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



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

(\$ millions except as noted)

Asset classes		Q2 2023					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	247	815	249	470	-	-
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%
4a	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%
6a	Of which: securities firms and other financial institutions treated as corporates	1,153	1,114	1,152	461	1,589	98.51%
6b	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%
9a	Of which: general RRE	16,437	6,973	16,437	727	5,428	31.63%
9b	Of which: IPRRE	94	-	94	-	35	37.44%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,064	679	8,064	259	6,022	72.36%
9e	Of which: IPCRE	10,656	908	10,656	399	8,536	77.21%
9f	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	<b>Total</b>	<b>108,657</b>	<b>45,271</b>	<b>108,657</b>	<b>14,185</b>	<b>94,610</b>	<b>77.02%</b>

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

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

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

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

(\$ millions except as noted)

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

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

(\$ millions except as noted)

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

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

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

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

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

(\$ millions)

(\$ millions)

Asset classes		Q4 2023												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	9		-						-				
2	Public sector entities (PSEs)	444		1,926						26				
3	Multilateral development banks	-		-		-				-				
4	Banks			120		510		237		168				
4a	Of which Securities firms and other financial institutions treated as Banks			-		2		-		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			7						113			-	
6a	Of which Securities firms and other financial institutions treated as Corporate			-						-			-	
6b	Of which specialised lending			-						-				
7	Subordinated debt, equity and other capital	1,255		827										
8	Retail		967									-		-
9	Real Estate			6,303	2,442	3,649	4,232	924	24	71	-	5,862	-	8,072
9a	Of which General RRE			6,302	2,442	3,614	4,204	924		63			-	606
9b	Of which IPRRE					35	28		24	8		-		
9c	Of which Other RRE					-	-		-			-		
9d	Of which General CRE			1		-		-		-		5,862	-	
9e	Of which IPCRE													7,466
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-			-		
11	Mortgage Backed Securities			-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure									-				
13	Other assets	2,462		2,374										
14	Total	4,170	967	11,557	2,442	4,159	4,232	1,161	24	378	-	5,862	-	8,072

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

(\$ millions)

(\$ millions)		Q4 2023														Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight														
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others		
Asset classes		n	o	p	q	r	s	t	u	v	w	x	y	z	aa	
1	Sovereigns and their central banks					-				-				-	9	
2	Public sector entities (PSEs)					-				-				-	2,396	
3	Multilateral development banks					-				-				-	-	
4	Banks	161				41				-				-	1,237	
4a	Of which Securities firms and other financial institutions treated as Banks	-				-				-				-	2	
5	Covered Bonds	-				-				-				-	-	
6	Corporates	593	-	5,494		17,738			-	12				-	23,957	
6a	Of which Securities firms and other financial institutions treated as Corporate	118				1,314				-				-	1,432	
6b	Of which specialised lending	-	-			-			-	1				-	1	
7	Subordinated debt, equity and other capital					2,619				32	424	-		-	5,157	
8	Retail	28,444			-	182		-						-	29,593	
9	Real Estate	126		2,016	1,787	545	-	1,119		2,489				-	39,661	
9a	Of which General RRE	126		-		-				-				-	18,281	
9b	Of which IPRRE	-					-			-				-	95	
9c	Of which Other RRE	-					-			-				-	-	
9d	Of which General CRE	-		2,016		536				-				-	8,415	
9e	Of which IPCRE				1,787			1,119		-				-	10,372	
9f	Of which Land acquisition, development and construction					9				2,489				-	2,498	
10	Reverse Mortgages					-				-				-	-	
11	Mortgage Backed Securities	-		-	-	-	-	-		-				-	-	
12	Defaulted exposure					230				437				-	667	
13	Other assets					11,648							-	-	16,484	
14	Total	29,324	-	7,510	1,787	33,003	-	1,119	-	2,970	424	-	-	-	119,161	

(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&amp;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.

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

Risk Weight		Q4 2023			
		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	24,818	12,106	22.37 %	27,527
2	40-70%	14,720	2,494	31.10 %	15,497
3	75-80%	27,640	7,323	23.00 %	29,324
4	85%	6,203	3,961	33.02 %	7,510
5	90-100%	28,330	15,991	40.41 %	34,790
6	105-130%	1,010	258	42.22 %	1,119
7	150%	2,434	1,344	39.83 %	2,970
8	250%	424	-	40.00 %	424
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	105,579	43,477	31.24 %	119,161

(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) (4)**

Asset classes		Q3 2023												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	6		-						-				
2	Public sector entities (PSEs)	563		773						-				
3	Multilateral development banks	-				-				-				
4	Banks			-		-		282		26				
4a	Of which Securities firms and other financial institutions treated as Banks			-		-		1						
5	Covered Bonds			-		-		-		-				
6	Corporates			-						-			-	
6a	Of which Securities firms and other financial institutions treated as Corporate			-						-			-	
6b	Of which specialised lending			-						-				
7	Subordinated debt, equity and other capital	1,192		748										
8	Retail		759									-		-
9	Real Estate			3,641	2,223	3,300	4,674	2,960	24	198	-	6,416	-	6,289
9a	Of which General RRE			3,634	2,223	3,269	4,648	2,960		189			-	62
9b	Of which IPRRE					31	26		24	9		-		
9c	Of which Other RRE					-	-		-		-	-		
9d	Of which General CRE			7		-		-		-	-	6,416	-	
9e	Of which IPCRE													6,227
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-			-		
11	Mortgage Backed Securities			-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure									-				
13	Other assets	2,248		2,392										
14	Total	4,009	759	7,554	2,223	3,300	4,674	3,242	24	224	-	6,416	-	6,289

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

(\$ millions)

Asset classes		Q3 2023													Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight													
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
		n	o	p	q	r	s	t	u	v	w	x	y	z	
1	Sovereigns and their central banks					-				-				-	6
2	Public sector entities (PSEs)					-				-				-	1,336
3	Multilateral development banks					-				-				-	-
4	Banks	332				-				-				-	640
4a	Of which Securities firms and other financial institutions treated as Banks	-				-				-				-	1
5	Covered Bonds					-				-				-	-
6	Corporates	93	-	5,264		26,973			-	-				-	32,330
6a	Of which Securities firms and other financial institutions treated as Corporate	93				1,315				-				-	1,408
6b	Of which specialised lending	-	-			-			-	-				-	-
7	Subordinated debt, equity and other capital					2,423					472	-		-	4,872
8	Retail	23,498			-	152		-						-	24,409
9	Real Estate	404		1,954	1,294	1,864	-	1,009		3,241				-	39,491
9a	Of which General RRE	401		-		-				-				-	17,386
9b	Of which IPRRE	-					-			-				-	90
9c	Of which Other RRE	-					-			-				-	-
9d	Of which General CRE	3		1,954		1,817				8				-	10,205
9e	Of which IPCRE				1,294			1,009		-				-	8,530
9f	Of which Land acquisition, development and construction					47				3,233				-	3,280
10	Reverse Mortgages					-				-				-	-
11	Mortgage Backed Securities	-		-	-	-	-	-		-				-	-
12	Defaulted exposure					115				395				-	510
13	Other assets					11,447							-	-	16,087
14	Total	24,327	-	7,218	1,294	42,974	-	1,009	-	3,673	472	-	-	-	119,681

(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.

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

(\$ millions)

Risk Weight	Q3 2023			
	On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
	a	b	c	d
1 Less than 40%	21,029	6,785	21.98 %	22,519
2 40-70%	15,333	4,457	19.31 %	16,195
3 75-80%	23,026	5,995	21.70 %	24,327
4 85%	6,059	3,483	33.29 %	7,218
5 90-100%	36,426	20,363	38.51 %	44,268
6 105-130%	899	241	45.72 %	1,009
7 150%	2,953	1,834	39.29 %	3,673
8 250%	472	-	40.00 %	472
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total	106,197	43,158	34.51 %	119,681

(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) (4)**

(\$ millions)

(\$ millions)

Asset classes		Q2 2023												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	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 (CONTINUED)**

(\$ millions)

(\$ millions)		Q2 2023														Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight														
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others		
Asset classes		n	o	p	q	r	s	t	u	v	w	x	y	z	aa	
1	Sovereigns and their central banks					-				-				-	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&amp;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 - EXPOSURE AMOUNTS AND CCFs APPLIED TO OFF-BALANCE SHEET EXPOSURES, CATEGORIZED BASED ON RISK BUCKET OF CONVERTED EXPOSURES (CONTINUED) (1)**

(\$ millions)

Risk Weight	Q2 2023			
	On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
	a	b	c	d
1 Less than 40%	20,496	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	34.90 %	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&amp;P, Moody's, Fitch and DBRS, are used to determine standardized risk weights based on guidelines issued by OSFI.

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

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

(\$ millions except as noted)

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q4 2023											
(\$ millions except as noted)						Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post- CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	24,626	-	-	42,728	0.01 %	114,331	31.46 %		709	1.66 %	1	
Very low to Low		0.15 to <0.25			2	6,416	-	-	657	0.22 %	25,237	92.42 %		263	40.09 %	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,012	-	-	404	0.69 %	29,705	59.72 %		152	37.56 %	1	
Medium		0.75 to <2.50			5	2,519	-	-	48	0.83 %	10,637	93.62 %		49	103.56 %	-	
Medium to High		2.50 to <10.00			6	1,811	-	-	-	3.12 %	6,731	10.00 %		-	25.22 %	-	
High		10.00 to <100.00			7	360	-	-	-	-	1,531	-		-	-	-	
Default		100.00 (Default)			8	94	-	-	1	100.00 %	516	17.50 %		-	-	1	
Sub-total					9	43,838	-	-	43,838	0.02 %	188,688	32.64 %		1,173	2.68 %	4	12
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	91,188	41,238	41.08 %	108,128	0.08 %	502,365	16.46 %		3,486	3.22 %	14	
Very low to Low		0.15 to <0.25			11	11,686	1,648	23.18 %	12,068	0.22 %	56,237	21.99 %		1,140	9.45 %	6	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	37,238	24	74.07 %	37,255	0.69 %	80,619	16.05 %		5,836	15.66 %	41	
Medium		0.75 to <2.50			14	3,198	849	20.67 %	3,374	0.95 %	20,880	22.03 %		898	26.61 %	7	
Medium to High		2.50 to <10.00			15	6,622	169	44.85 %	6,697	4.54 %	19,446	19.84 %		4,037	60.28 %	60	
High		10.00 to <100.00			16	1,085	21	26.35 %	1,091	31.15 %	3,870	16.06 %		927	84.96 %	55	
Default		100.00 (Default)			17	224	16	19.85 %	227	100.00 %	1,097	15.56 %		402	177.45 %	9	
Sub-total					18	151,241	43,965	40.03 %	168,840	0.76 %	684,514	17.00 %		16,726	9.91 %	192	165
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,564	6,644	58.92 %	5,479	0.05 %	44,313	43.34 %		330	6.02 %	1	
Very low to Low		0.15 to <0.25			20	9,245	246	100.00 %	9,491	0.21 %	14,074	20.99 %		829	8.73 %	4	
Low		0.25 to <0.50			21	993	416	48.80 %	1,196	0.40 %	11,534	43.46 %		345	28.88 %	2	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	1,472	84	100.25 %	1,556	0.97 %	4,227	32.79 %		517	33.23 %	4	
Medium to High		2.50 to <10.00			24	692	17	62.72 %	703	3.64 %	3,795	36.78 %		722	102.71 %	10	
High		10.00 to <100.00			25	117	2	60.20 %	118	28.43 %	472	20.89 %		124	104.71 %	8	
Default		100.00 (Default)			26	200	4	92.58 %	204	100.00 %	2,007	34.16 %		438	214.75 %	55	
Sub-total					27	14,283	7,413	60.21 %	18,747	1.61 %	80,422	30.73 %		3,305	17.63 %	84	119
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	430	41,358	56.48 %	23,790	0.06 %	3,113,307	78.41 %		773	3.25 %	12	
Very low to Low		0.15 to <0.25			29	100	2,613	76.67 %	2,103	0.17 %	307,132	90.27 %		177	8.43 %	3	
Low		0.25 to <0.50			30	2,887	15,882	42.48 %	9,634	0.28 %	1,026,015	71.22 %		972	10.09 %	20	
Low		0.50 to <0.75			31	6	158	87.92 %	145	0.56 %	34,898	91.59 %		33	22.49 %	1	
Medium		0.75 to <2.50			32	4,409	4,898	55.96 %	7,150	1.26 %	683,066	75.40 %		2,424	33.91 %	68	
Medium to High		2.50 to <10.00			33	1,770	1,348	88.44 %	2,962	4.75 %	500,892	82.49 %		2,772	93.59 %	114	
High		10.00 to <100.00			34	1,156	353	66.03 %	1,389	21.95 %	183,803	73.41 %		2,349	169.16 %	226	
Default		100.00 (Default)			35	125	35	40.81 %	139	100.00 %	10,016	61.04 %		547	393.37 %	56	
Sub-total					36	10,883	66,645	54.66 %	47,312	1.53 %	5,859,129	77.13 %		10,047	21.24 %	500	507
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	332	2,395	60.51 %	2,032	0.06 %	62,126	55.38 %		209	10.27 %	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,417	2,606	53.89 %	2,774	0.38 %	62,600	47.40 %		749	27.01 %	4	
Low		0.50 to <0.75			40	1,944	954	53.52 %	2,415	0.65 %	48,317	47.01 %		924	38.25 %	7	
Medium		0.75 to <2.50			41	3,115	566	51.76 %	3,342	1.90 %	24,583	46.05 %		1,956	58.53 %	29	
Medium to High		2.50 to <10.00			42	2,861	124	70.09 %	2,918	4.35 %	23,655	53.38 %		2,267	77.67 %	69	
High		10.00 to <100.00			43	1,055	96	56.67 %	1,080	29.20 %	9,874	51.95 %		1,181	109.30 %	164	
Default		100.00 (Default)			44	356	25	71.05 %	335	100.00 %	5,746	56.31 %		1,448	432.12 %	112	
Sub-total					45	11,080	6,766	56.40 %	14,896	5.84 %	236,901	49.82 %		8,734	58.63 %	386	330
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	3,280	1,824	45.54 %	5,294	0.10 %	275,104	42.96 %		634	11.97 %	3	
Very low to Low		0.15 to <0.25			47	2,613	2,513	67.47 %	3,145	0.20 %	195,322	81.31 %		1,231	39.12 %	5	
Low		0.25 to <0.50			48	4,317	2,524	31.58 %	5,111	0.28 %	767,296	42.53 %		1,130	22.12 %	6	
Low		0.50 to <0.75			49	2,688	53	47.86 %	2,711	0.66 %	110,364	51.31 %		1,158	42.73 %	9	
Medium		0.75 to <2.50			50	2,935	450	40.55 %	3,116	1.28 %	231,812	53.12 %		1,861	59.74 %	21	
Medium to High		2.50 to <10.00			51	1,979	160	41.00 %	2,034	4.27 %	340,087	53.32 %		1,599	78.63 %	47	
High		10.00 to <100.00			52	722	161	29.00 %	768	25.98 %	288,151	55.03 %		899	117.09 %	109	
Default		100.00 (Default)			53	126	3	55.28 %	127	100.00 %	48,699	56.61 %		379	299.28 %	58	
Sub-total					54	18,660	7,688	47.41 %	22,306	2.27 %	2,256,835	52.40 %		8,891	39.87 %	258	206
Total (all retail portfolios)						55	249,985	132,477	49.78 %	315,939	1.16 %	9,306,489	33.02 %	48,876	15.47 %	1,424	1,339

(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	Standard & Poor's	LINE	balance	sheet	Average	post-CRM	Average	Number of	Average	Average	RWA	RWA	EL	Provisions
			Investors	implied		sheet gross	exposures	CCF (4)	and post-	PD (5)	obligors (6)	LGD (7)	maturity				
			Service implied	Standard & Poor's		exposure	pre-CCF	CCF (4)	CCF	PD (5)	obligors (6)	LGD (7)	maturity		density		
			equivalent	implied equivalent	#	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	22,964	13,707	47.05 %	33,520	0.09 %	4,751	35.95 %	1.81	4,614	13.77 %	9	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	25,331	15,155	40.56 %	30,861	0.19 %	5,316	35.27 %	1.75	8,645	28.01 %	22	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	30,888	19,121	41.86 %	37,866	0.32 %	8,988	35.49 %	1.71	13,893	36.69 %	46	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	29,310	15,154	45.90 %	35,130	0.55 %	7,437	35.55 %	1.75	16,689	47.51 %	70	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	30,383	14,019	47.70 %	36,200	1.16 %	8,793	37.05 %	2.00	24,501	67.68 %	152	
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	7,470	3,666	50.25 %	8,966	4.10 %	4,085	37.12 %	1.78	8,630	96.25 %	134	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	3,138	751	46.96 %	3,417	15.26 %	926	38.92 %	1.88	5,771	168.89 %	202	
Default	Default	100.00 (Default)	C	C to D	63	1,795	349	49.73 %	1,931	100.00 %	433	41.79 %	2.68	5,487	284.15 %	621	
Sub-total					64	151,279	81,922	44.69 %	187,891	2.05 %	40,729	36.06 %		88,230	46.96 %	1,256	1,447
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	244,713	10,975	56.40 %	250,910	0.01 %	1,818	5.98 %	2.87	3,256	1.30 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,340	524	49.52 %	2,599	0.19 %	100	26.75 %	1.84	132	5.09 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	231	107	40.01 %	274	0.32 %	65	26.28 %	1.47	76	27.81 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	159	87	32.56 %	187	0.55 %	51	28.24 %	1.29	72	38.50 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	46	30	45.71 %	53	1.21 %	57	27.56 %	1.28	26	49.94 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	120	78	37.59 %	149	3.59 %	181	29.82 %	1.23	115	77.02 %	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	-	11.17 %	3	100.00 %	1	44.76 %	1.00	17	559.47 %	-	
Sub-total					73	247,612	11,801	55.62 %	254,175	0.02 %	2,273	6.10 %		3,694	1.45 %	7	9
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	398,891	93,723	46.07 %	442,066	0.83 %	43,002	18.92 %		91,924	20.80 %	1,263	1,456

(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	Standard & Poor's	LINE #	balance	sheet	Average	post-CRM	Average	Number of	Average	Average	RWA	RWA density	EL	Provisions
			Investors	Service implied		sheet gross exposure	exposures pre-CCF	CCF (4)	and post-CCF	PD (5)	obligors (6)	LGD (7)	maturity (years) (8)				
			equivalent	implied equivalent		a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	84	45,904	92,552	34.72 %	83,998	0.08 %	1,838	34.85 %	1.99	15,834	18.85 %	25	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	85	27,946	35,524	31.96 %	38,055	0.19 %	1,221	33.87 %	2.10	12,249	32.19 %	25	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	86	18,170	21,840	39.63 %	25,249	0.32 %	1,088	33.18 %	2.12	10,688	42.33 %	28	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	87	12,910	17,118	39.96 %	18,769	0.54 %	862	30.09 %	2.39	9,540	50.83 %	31	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	88	16,229	14,683	43.19 %	20,786	1.22 %	1,055	26.53 %	2.22	12,056	58.00 %	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	4,243	3,841	43.43 %	5,610	3.90 %	621	27.10 %	2.51	4,734	84.38 %	60	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	90	1,638	851	47.40 %	1,988	14.70 %	85	30.49 %	2.59	3,005	151.15 %	89	
Default	Default	100.00 (Default)	C	C to D	91	578	266	48.26 %	688	100.00 %	24	33.39 %	2.62	2,150	312.69 %	230	
Sub-total					92	127,618	186,675	36.17 %	195,143	0.91 %	6,794	32.82 %		70,256	36.00 %	555	
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	7,453	8,039	33.72 %	11,093	0.07 %	232	34.25 %	1.04	1,427	12.86 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	1,264	4,941	18.43 %	2,119	0.19 %	103	29.36 %	1.09	360	17.00 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	1,108	1,882	14.72 %	1,151	0.32 %	79	33.62 %	0.72	415	36.09 %	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	460	201	42.31 %	480	0.54 %	35	41.15 %	0.59	221	46.07 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	1,860	57	23.36 %	1,298	1.49 %	39	40.70 %	0.58	1,106	85.20 %	8	
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	51	2	20.51 %	52	3.58 %	17	31.37 %	0.48	40	100.00 %	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	1	-	-	1	15.10 %	1	45.00 %	1.22	2	207.94 %	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	100.00 %	1	45.00 %	1.00	1	562.50 %	-	
Sub-total					110	12,197	15,122	26.43 %	16,194	0.24 %	507	34.48 %		3,572	22.05 %	15	
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	139,815	201,797	35.44 %	211,337	0.86 %	7,301	32.95 %		73,828	34.93 %	570	500

(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)

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3) (\$ millions except as noted)						Q3 2023											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #												
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	25,102	-	-	43,217	0.01 %	117,042	31.43 %		796	1.84 %	2	
Very low to Low		0.15 to <0.25			2	6,335	-	-	642	0.22 %	25,194	92.39 %		258	40.10 %	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,771	-	-	56	0.69 %	30,172	60.91 %		77	138.02 %	-	
Medium		0.75 to <2.50			5	2,567	-	-	41	0.83 %	10,818	92.93 %		42	102.80 %	-	
Medium to High		2.50 to <10.00			6	1,740	-	-	-	2.85 %	6,663	10.00 %		-	-	-	
High		10.00 to <100.00			7	349	-	-	-	-	1,522	-		-	-	-	
Default		100.00 (Default)			8	93	-	-	1	100.00 %	521	17.86 %		-	-	1	
Sub-total					9	43,957	-	-	43,957	0.02 %	191,932	32.61 %		1,173	2.67 %	4	14
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	88,058	40,671	41.10 %	104,774	0.08 %	495,491	16.79 %		3,452	3.29 %	14	
Very low to Low		0.15 to <0.25			11	11,508	1,715	23.67 %	11,914	0.22 %	56,897	22.16 %		1,132	9.51 %	6	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	37,200	25	74.45 %	37,219	0.69 %	80,364	16.71 %		6,101	16.39 %	43	
Medium		0.75 to <2.50			14	3,303	863	20.63 %	3,481	0.94 %	21,073	22.51 %		947	27.21 %	8	
Medium to High		2.50 to <10.00			15	7,107	182	53.02 %	7,203	4.53 %	21,471	22.38 %		4,900	68.03 %	71	
High		10.00 to <100.00			16	943	22	29.10 %	950	30.03 %	3,649	15.94 %		808	85.11 %	45	
Default		100.00 (Default)			17	206	15	19.40 %	209	100.00 %	1,039	14.05 %		319	152.59 %	10	
Sub-total					18	148,325	43,493	40.06 %	165,750	0.75 %	679,984	17.51 %		17,659	10.65 %	197	190
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,493	6,278	58.88 %	5,189	0.05 %	44,371	43.31 %		312	6.01 %	1	
Very low to Low		0.15 to <0.25			20	8,068	237	100.00 %	8,305	0.21 %	13,691	20.13 %		696	8.38 %	3	
Low		0.25 to <0.50			21	800	380	48.99 %	986	0.41 %	8,889	44.23 %		296	29.98 %	2	
Low		0.50 to <0.75			22	168	-	-	168	0.68 %	3,425	56.17 %		92	54.45 %	1	
Medium		0.75 to <2.50			23	1,820	41	100.47 %	1,861	0.96 %	3,107	33.10 %		761	40.86 %	6	
Medium to High		2.50 to <10.00			24	612	23	71.17 %	628	3.58 %	3,486	35.65 %		624	99.38 %	9	
High		10.00 to <100.00			25	94	18	63.83 %	106	25.86 %	871	30.64 %		165	156.00 %	8	
Default		100.00 (Default)			26	174	-	60.47 %	174	100.00 %	1,943	35.47 %		313	179.64 %	53	
Sub-total					27	13,229	6,977	60.03 %	17,417	1.61 %	79,783	30.92 %		3,259	18.70 %	83	118
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	745	40,543	56.45 %	23,631	0.06 %	3,078,825	78.26 %		769	3.26 %	12	
Very low to Low		0.15 to <0.25			29	151	2,613	76.33 %	2,145	0.17 %	306,018	89.87 %		180	8.37 %	3	
Low		0.25 to <0.50			30	2,955	15,616	42.49 %	9,590	0.28 %	1,016,291	70.90 %		966	10.07 %	19	
Low		0.50 to <0.75			31	10	161	87.81 %	152	0.56 %	35,921	91.48 %		34	22.47 %	1	
Medium		0.75 to <2.50			32	4,516	4,912	55.55 %	7,244	1.25 %	678,895	75.69 %		2,456	33.90 %	69	
Medium to High		2.50 to <10.00			33	1,834	1,353	87.72 %	3,021	4.68 %	475,310	83.06 %		2,819	93.31 %	116	
High		10.00 to <100.00			34	1,084	338	64.96 %	1,304	21.87 %	167,694	73.99 %		2,209	169.44 %	213	
Default		100.00 (Default)			35	106	31	40.66 %	119	100.00 %	8,289	60.72 %		458	386.15 %	48	
Sub-total					36	11,401	65,567	54.61 %	47,206	1.45 %	5,767,243	77.09 %		9,891	20.95 %	481	499
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	310	2,192	59.41 %	1,842	0.07 %	55,137	53.53 %		186	10.08 %	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,429	2,650	53.53 %	2,808	0.39 %	64,466	47.33 %		760	27.08 %	4	
Low		0.50 to <0.75			40	1,932	992	54.80 %	2,432	0.65 %	51,956	47.91 %		947	38.94 %	7	
Medium		0.75 to <2.50			41	3,106	544	52.96 %	3,333	1.91 %	24,492	45.36 %		1,924	57.72 %	29	
Medium to High		2.50 to <10.00			42	2,734	136	72.40 %	2,809	4.34 %	24,127	53.12 %		2,176	77.45 %	66	
High		10.00 to <100.00			43	970	95	57.67 %	995	28.46 %	9,164	50.58 %		1,066	107.14 %	142	
Default		100.00 (Default)			44	298	22	65.99 %	282	100.00 %	5,401	56.51 %		1,209	429.26 %	94	
Sub-total					45	10,779	6,631	56.11 %	14,501	5.37 %	234,743	49.29 %		8,268	57.02 %	343	286
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	3,241	1,727	45.21 %	5,347	0.10 %	281,200	40.98 %		622	11.63 %	3	
Very low to Low		0.15 to <0.25			47	2,630	2,346	67.00 %	2,892	0.20 %	197,814	83.10 %		1,154	39.89 %	5	
Low		0.25 to <0.50			48	4,247	3,079	29.22 %	5,146	0.28 %	760,046	42.90 %		1,158	22.52 %	6	
Low		0.50 to <0.75			49	2,890	42	49.36 %	2,910	0.66 %	122,482	49.94 %		1,216	41.80 %	9	
Medium		0.75 to <2.50			50	3,391	473	40.27 %	3,580	1.31 %	234,065	52.36 %		2,123	59.29 %	24	
Medium to High		2.50 to <10.00			51	2,055	330	32.21 %	2,151	4.17 %	331,664	52.49 %		1,668	77.55 %	48	
High		10.00 to <100.00			52	709	362	30.93 %	820	24.06 %	275,406	53.94 %		933	113.78 %	105	
Default		100.00 (Default)			53	136	3	55.47 %	136	100.00 %	47,662	56.09 %		304	223.39 %	213	
Sub-total					54	19,299	8,362	44.05 %	22,982	2.19 %	2,250,339	51.42 %		9,178	39.94 %	413	222
Total (all retail portfolios)						55	246,990	131,030	49.47 %	311,813	1.11 %	9,204,024	33.34 %	49,428	15.85 %	1,521	1,329

(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)

						balance sheet gross exposure	sheet exposures pre-CCF	Average CCF (4)	post-CRM and post- CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	17,715	16,082	47.41 %	29,223	0.09 %	4,880	33.93 %	1.87	5,490	18.79 %	9	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	23,970	15,806	38.57 %	29,634	0.19 %	5,518	34.58 %	1.83	7,610	25.68 %	19	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	28,793	19,901	41.08 %	36,027	0.32 %	8,934	33.88 %	1.73	12,513	34.73 %	41	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	28,926	15,237	45.89 %	34,726	0.55 %	7,136	34.63 %	1.79	15,897	45.78 %	66	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	29,867	13,471	48.76 %	35,445	1.16 %	8,110	36.77 %	2.03	23,894	67.41 %	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	6,605	2,871	52.25 %	7,849	4.02 %	3,891	36.64 %	1.89	7,715	98.30 %	117	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,221	471	46.85 %	2,399	15.42 %	838	39.87 %	1.77	4,120	171.76 %	147	
Default	Default	100.00 (Default)	C	C to D	63	1,229	321	43.56 %	1,339	100.00 %	393	40.91 %	2.94	3,018	225.42 %	577	
Sub-total					64	139,326	84,160	44.34 %	176,642	1.61 %	39,700	34.97 %		80,257	45.44 %	1,124	1,303
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	248,211	9,614	55.47 %	253,578	0.01 %	1,737	4.46 %	2.98	4,987	1.97 %	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,795	681	64.65 %	3,208	0.19 %	98	30.55 %	2.14	239	7.44 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	245	174	42.42 %	318	0.32 %	62	24.86 %	1.50	88	27.61 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	204	111	38.02 %	246	0.55 %	70	26.29 %	1.35	90	36.37 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	47	37	48.61 %	58	1.22 %	38	24.44 %	1.36	26	45.37 %	-	
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	100	72	38.11 %	128	2.74 %	174	26.67 %	1.29	83	64.87 %	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	48.13 %	1.00	18	601.68 %	-	
Sub-total					73	251,605	10,689	55.52 %	257,539	0.02 %	2,180	4.63 %		5,531	2.15 %	7	9
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	390,931	94,849	45.60 %	434,181	0.66 %	41,880	17.11 %		85,788	19.76 %	1,131	1,312

(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)

CR6 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q3 2023											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	84	38,917	89,048	34.65 %	74,674	0.08 %	1,813	34.53 %	2.07	14,164	18.97 %	22	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	85	26,813	36,804	30.34 %	36,740	0.19 %	1,245	33.22 %	2.18	11,364	30.93 %	23	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	86	16,471	17,990	41.27 %	22,818	0.32 %	1,046	32.07 %	2.19	9,204	40.34 %	24	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	87	12,141	16,828	41.90 %	18,128	0.54 %	834	30.83 %	2.48	9,343	51.54 %	30	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	88	14,337	11,984	43.54 %	18,385	1.30 %	989	26.21 %	2.30	10,925	59.42 %	63	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	89	3,578	3,537	39.80 %	4,658	3.68 %	566	29.04 %	2.69	4,195	90.07 %	49	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	90	906	456	46.15 %	1,093	15.05 %	60	32.27 %	1.61	1,682	153.92 %	53	
Default	Default	100.00 (Default)	C	C to D	91	369	41	78.33 %	400	100.00 %	30	32.28 %	2.29	598	149.46 %	129	
Sub-total					92	113,532	176,688	35.86 %	176,896	0.72 %	6,583	32.53 %		61,475	34.75 %	393	470
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	7,914	6,897	34.30 %	10,924	0.07 %	252	30.59 %	1.34	1,351	12.36 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	1,250	4,841	19.77 %	2,175	0.19 %	107	28.19 %	1.03	420	19.28 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	1,197	1,970	18.51 %	1,312	0.32 %	76	33.36 %	0.70	398	30.32 %	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	591	362	74.67 %	823	0.54 %	36	42.37 %	0.68	412	50.07 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	1,737	1	16.03 %	1,412	1.50 %	38	41.55 %	0.60	1,218	86.24 %	9	
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	16	11	40.48 %	21	4.00 %	16	20.54 %	1.63	20	100.00 %	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	1	-	-	1	15.10 %	1	45.00 %	1.00	2	205.56 %	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	100.00 %	1	45.00 %	5.00	-	-	-	
Sub-total					110	12,706	14,082	28.14 %	16,668	0.24 %	527	31.77 %		3,821	22.92 %	16	10
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	126,238	190,770	35.29 %	193,564	0.68 %	7,110	32.47 %		65,296	33.73 %	409	480

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q2 2023											
(\$ millions except as noted)						Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post- CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
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	-	-	-	2.85 %	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" 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)

CR6 - WHOLESALE - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3) (\$ millions except as noted)						Q2 2023											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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" and "f" are grouped by the obligor's PD while remaining columns are grouped by the guarantor, where applicable.

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

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

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

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

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

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

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

(\$ millions except as noted)

CR6 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q2 2023											
						Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post- CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	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	45.00 %	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" 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)

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q1 2023												
(\$ millions except as noted)						Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post- CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions	
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l	
Canadian insured residential																		
Exceptionally low to Very low		0.00 to <0.15			1	23,003	-	-	40,385	-	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)

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

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q4 2022												
						Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post- CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions	
						a	b	c	d	e	f	g	h	i	j	k	l	
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #													
Canadian insured residential																		
Exceptionally low to Very low		0.00 to <0.15			1	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)

CR6 - WHOLESALE - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3) (\$ millions except as noted)						Q4 2022											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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.

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

(\$ millions)

		Q4 2023			Q3 2023		
		Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
		IRB	Standardized		IRB	Standardized	
		a	b	c	d	e	f
1	<b>RWA as at beginning of reporting period</b>	200,512	90,798	15,032	206,580	94,610	14,150
2	Asset size (3)	4,340	(8,480)	(696)	(1,630)	(1,462)	1,105
3	Asset quality (4)	1,256	8	(22)	199	(326)	23
4	Model updates (5)	4,671	-	-	-	-	-
5	Methodology and policy (6)	(1,729)	(739)	-	(1,638)	-	-
6	Acquisitions and disposals	-	-	-	-	-	-
7	Foreign exchange movements	5,578	3,776	721	(2,999)	(2,024)	(246)
8	Other	-	-	-	-	-	-
9	<b>RWA as at end of reporting period</b>	214,628	85,363	15,035	200,512	90,798	15,032

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

(\$ millions)

		Q2 2023			Q1 2023		
		Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
		IRB	Standardized		IRB	Standardized	
		a	b	c	d	e	f
1	<b>RWA as at beginning of reporting period</b>	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	<b>RWA as at end of reporting period</b>	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)**

(\$ millions)

		Q4 2022		
		Credit risk, of which		Counterparty credit risk (2)
		IRB	Standardized	
		a	b	c
1	<b>RWA as at beginning of reporting period</b>	227,199	27,285	17,144
2	Asset size (3)	(2,260)	(265)	(2,455)
3	Asset quality (4)	(2,278)	5	(155)
4	Model updates (5)	-	-	-
5	Methodology and policy (6)	3,261	(6,022)	-
6	Acquisitions and disposals	-	-	-
7	Foreign exchange movements	7,815	664	500
8	Other	-	-	-
9	<b>RWA as at end of reporting period</b>	233,737	21,667	15,034

(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 #	Q4 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	47,560	2,047	195,143	6,976	187,891	4,872	430,594	13,895	11.05 %	45.32 %	43.64 %
Sovereign	2	865	-	-	-	254,175	45	255,040	45	0.34 %	-	99.66 %
Bank	3	333	-	16,194	1,086	-	-	16,527	1,086	2.02 %	97.98 %	-
Total Wholesale	4	48,758	2,047	211,337	8,062	442,066	4,917	702,161	15,026	6.94 %	30.10 %	62.96 %
Residential mortgages excluding home equity line of credits (HELOCs)	5	14,685	-	-	-	160,788	38,972	175,473	38,972	8.37 %	-	91.63 %
HELOCs	6	3,850	-	-	-	70,637	-	74,487	-	5.17 %	-	94.83 %
Other retail	7	23,970	430	-	-	22,306	1,183	46,276	1,613	51.80 %	-	48.20 %
Qualifying revolving retail	8	1,694	-	-	-	47,312	-	49,006	-	3.46 %	-	96.54 %
Retail SMEs	9	4,563	72	-	-	14,896	252	19,459	324	23.45 %	-	76.55 %
Total Retail	10	48,762	502	-	-	315,939	40,407	364,701	40,909	13.37 %	-	86.63 %
Other assets	11	16,484	-	-	-	-	-	16,484	-	100.00 %	-	-
Equity	12	5,157	-	-	-	-	-	5,157	-	100.00 %	-	-
Total Bank	13	119,161	2,549	211,337	8,062	758,005	45,324	1,088,503	55,935	10.95 %	19.42 %	69.64 %

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)												
(\$ millions)	LINE #	Q3 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	54,804	125	176,896	5,906	176,642	4,559	408,342	10,590	13.42 %	43.32 %	43.26 %
Sovereign	2	776	-	-	-	257,539	72	258,315	72	0.30 %	-	99.70 %
Bank	3	640	-	16,668	815	-	-	17,308	815	3.70 %	96.30 %	-
Total Wholesale	4	56,220	125	193,564	6,721	434,181	4,631	683,965	11,477	8.22 %	28.30 %	63.48 %
Residential mortgages excluding home equity line of credits (HELOCs)	5	13,766	-	-	-	157,314	39,416	171,080	39,416	8.05 %	-	91.95 %
HELOCs	6	3,822	-	-	-	69,810	-	73,632	-	5.19 %	-	94.81 %
Other retail	7	21,589	439	-	-	22,982	1,325	44,571	1,764	48.44 %	-	51.56 %
Qualifying revolving retail	8	1,762	-	-	-	47,206	-	48,968	-	3.60 %	-	96.40 %
Retail SMEs	9	1,563	5	-	-	14,501	254	16,064	259	9.73 %	-	90.27 %
Total Retail	10	42,502	444	-	-	311,813	40,995	354,315	41,439	12.00 %	-	88.00 %
Other assets	11	16,087	-	-	-	-	-	16,087	-	100.00 %	-	-
Equity	12	4,872	-	-	-	-	-	4,872	-	100.00 %	-	-
Total Bank	13	119,681	569	193,564	6,721	745,994	45,626	1,059,239	52,916	11.30 %	18.27 %	70.43 %

(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 October 31, 2023 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$27 million (July 31, 2023 a decrease of \$6 million, April 30, 2023 a decrease of \$6 million, January 31, 2023 a decrease of \$6 million, October 31, 2022 a decrease of \$7 million).



EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)												
Q2 2023												
(\$ millions)	LINE #	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 %	-	52.85 %
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 October 31, 2023 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$27 million (July 31, 2023 a decrease of \$6 million, April 30, 2023 a decrease of \$6 million, January 31, 2023 a decrease of \$6 million, October 31, 2022 a decrease of \$7 million).

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

(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 October 31, 2023 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$27 million (July 31, 2023 a decrease of \$6 million, April 30, 2023 a decrease of \$6 million, January 31, 2023 a decrease of \$6 million, October 31, 2022 a decrease of \$7 million).

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)	LINE #	Q4 2023				Q3 2023			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
(\$ millions)									
Corporate (incl specialized lending and SMEs treated as corporate)	1	150,562	267,561	12,471	430,594	153,661	242,632	12,049	408,342
Sovereign	2	75,474	168,436	11,130	255,040	77,041	171,966	9,308	258,315
Bank	3	1,810	3,910	10,807	16,527	2,248	4,054	11,006	17,308
Total Wholesale	4	227,846	439,907	34,408	702,161	232,950	418,652	32,363	683,965
Residential mortgages excluding home equity line of credits (HELOCs)	5	148,970	26,503	-	175,473	146,449	24,631	-	171,080
HELOCs	6	63,708	10,779	-	74,487	63,257	10,375	-	73,632
Other retail	7	15,826	30,445	5	46,276	16,373	28,193	5	44,571
Qualifying revolving retail	8	45,323	3,683	-	49,006	45,381	3,587	-	48,968
Retail SMEs	9	10,488	8,971	-	19,459	10,399	5,665	-	16,064
Total Retail	10	284,315	80,381	5	364,701	281,859	72,451	5	354,315
Other assets	11	9,019	7,163	302	16,484	8,715	7,072	300	16,087
Equity	12	342	2,366	2,449	5,157	294	4,187	391	4,872
Total Bank	13	521,522	529,817	37,164	1,088,503	523,818	502,362	33,059	1,059,239

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)	LINE #	Q2 2023				Q1 2023			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
(\$ millions)									
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)	LINE #	Q4 2022			
		Canada	U.S.	Other	Total
(\$ millions)					
Corporate (incl specialized lending and SMEs treated as corporate)	1	173,789	237,047	13,138	423,974
Sovereign	2	75,295	149,050	9,587	233,932
Bank	3	1,557	7,622	12,515	21,694
Total Wholesale	4	250,641	393,719	35,240	679,600
Residential mortgages excluding home equity line of credits (HELOCs)	5	118,464	9,559	-	128,023
HELOCs	6	54,900	6,746	-	61,646
Other retail	7	43,687	12,853	-	56,540
Qualifying revolving retail	8	41,648	1,703	-	43,351
Retail SMEs	9	11,669	7,150	68	18,887
Total Retail	10	270,368	38,011	68	308,447
Other assets	11	8,060	3,211	279	11,550
Equity	12	264	2,269	206	2,739
Total Bank	13	529,333	437,210	35,793	1,002,336

(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 #	Q4 2023				Q3 2023				Q2 2023	Q1 2023	Q4 2022
		Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	316,837	92,476	21,281	430,594	297,895	90,514	19,933	408,342	424,141	396,947	423,974
Sovereign	2	247,848	4,840	2,352	255,040	251,834	4,417	2,064	258,315	248,245	258,072	233,932
Bank	3	12,305	2,686	1,536	16,527	13,073	2,562	1,673	17,308	20,369	21,814	21,694
Total Wholesale	4	576,990	100,002	25,169	702,161	562,802	97,493	23,670	683,965	692,755	676,833	679,600
Residential mortgages excluding home equity line of credits (HELOCs)	5	175,091	349	33	175,473	170,760	288	32	171,080	166,220	129,697	128,023
HELOCs	6	52,064	22,423	-	74,487	51,627	22,005	-	73,632	73,143	62,576	61,646
Other retail	7	42,056	4,214	6	46,276	40,353	4,212	6	44,571	44,466	54,479	56,540
Qualifying revolving retail	8	11,623	37,383	-	49,006	12,149	36,819	-	48,968	48,237	45,094	43,351
Retail SMEs	9	15,261	4,163	35	19,459	12,151	3,891	22	16,064	17,226	18,574	18,887
Total Retail	10	296,095	68,532	74	364,701	287,040	67,215	60	354,315	349,292	310,420	308,447
Other assets	11	16,484	-	-	16,484	16,087	-	-	16,087	15,193	11,998	11,550
Equity	12	4,701	456	-	5,157	4,426	446	-	4,872	4,908	2,845	2,739
Total Bank	13	894,270	168,990	25,243	1,088,503	870,355	165,154	23,730	1,059,239	1,062,148	1,002,096	1,002,336

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

(\$ millions)	LINE #	Q4 2023				Q3 2023				Q2 2023	Q1 2023	Q4 2022
		Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
Up to 1 year	1	310,616	95,854	18,566	425,036	312,901	96,104	15,787	424,792	411,273	434,466	418,395
1 to 5 years	2	426,255	65,455	6,629	498,339	446,220	62,568	7,894	516,682	524,581	457,805	473,057
Greater than 5 years	3	157,399	7,681	48	165,128	111,234	6,482	49	117,765	126,294	109,825	110,884
Total Bank	4	894,270	168,990	25,243	1,088,503	870,355	165,154	23,730	1,059,239	1,062,148	1,002,096	1,002,336

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

(\$ millions)	LINE #	Q4 2023				Q3 2023				Q2 2023	Q1 2023	Q4 2022
		Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
Agriculture	1	17,617	2,642	78	20,337	17,170	2,720	84	19,974	20,472	14,789	15,130
Communications	2	1,610	876	316	2,802	1,531	889	303	2,723	2,670	2,691	2,577
Construction	3	6,143	2,886	686	9,715	6,659	2,642	714	10,015	9,523	7,154	8,952
Financial	4	95,473	18,690	7,201	121,364	125,584	18,394	6,642	150,620	159,882	153,728	150,885
Forest products	5	1,046	578	223	1,847	1,016	584	283	1,883	1,875	1,862	2,031
Government	6	219,809	2,551	1,575	223,935	185,551	2,343	1,509	189,403	174,902	205,713	188,803
Individual	7	281,829	63,812	13	345,654	276,601	62,053	-	338,654	333,557	310,322	308,390
Manufacturing	8	33,172	16,059	1,915	51,146	33,565	15,350	1,909	50,824	54,165	47,563	51,476
Mining	9	2,935	3,411	703	7,049	2,803	3,387	695	6,885	6,238	7,601	8,314
Oil and Gas	10	3,364	2,889	788	7,041	3,557	2,916	908	7,381	7,447	8,829	9,526
Other	11	35,861	5,516	652	42,029	23,769	6,347	412	30,528	34,847	26,258	29,426
Real estate	12	64,768	11,843	971	77,582	61,999	11,360	781	74,140	75,123	62,372	65,160
Retail trade	13	27,865	4,621	441	32,927	27,557	4,104	428	32,089	32,664	27,850	28,160
Service industries	14	56,650	13,552	3,172	73,374	58,957	13,314	3,021	75,292	78,933	64,153	69,028
Transportation	15	14,748	2,679	1,351	18,778	13,746	2,783	1,258	17,787	17,979	12,709	13,264
Utilities	16	11,236	8,767	4,547	24,550	10,753	8,733	4,212	23,698	23,469	25,470	25,902
Wholesale trade	17	20,144	7,618	611	28,373	19,537	7,235	571	27,343	28,402	23,032	25,312
Total Bank	18	894,270	168,990	25,243	1,088,503	870,355	165,154	23,730	1,059,239	1,062,148	1,002,096	1,002,336

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

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

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

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

(\$ millions except as noted)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q4 2023					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		(\$ millions except as noted)		a	b	c	d
1	SA-CCR (for derivatives)	8,336	16,356		1.4	34,451	8,052
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)					22,047	2,320
5	VaR for SFTs					-	-
6	Total						10,372

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

(\$ millions except as noted)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q3 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
(\$ millions except as noted)							
1	SA-CCR (for derivatives)	7,366	16,602		1.4	33,425	8,388
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)					18,978	2,439
5	VaR for SFTs					-	-
6	Total						10,827

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

(\$ millions except as noted)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q2 2023					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		(\$ millions except as noted)		a	b	c	d
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)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		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
(\$ millions except as noted)							
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)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		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
(\$ millions except as noted)							
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

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

**CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)  
CAPITAL CHARGE**

(\$ millions)

		Q4 2023		Q3 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	24,199	3,918	23,487	3,460
4	Total subject to the CVA capital charge	24,199	3,918	23,487	3,460

**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	
		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	26,395	3,633
4	Total subject to the CVA capital charge	26,395	3,633

## CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

(\$ millions)	Q4 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	-	-	4	-	-	-	-	-	-	-	-	-	-	4
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	1	-	80	5	4	-	-	-	-	-	-	90
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	70	-	-	-	70
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	294	-	-	130	-	-	-	424
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	5	-	80	5	298	-	-	200	-	-	-	588

## CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

(\$ millions)	Q3 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	12	-	-	-	-	-	-	-	-	-	-	-	-	12	
Public sector entities (PSEs)	2	-	-	4	-	-	-	-	-	-	-	-	-	-	4	
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bank	4	-	-	4	-	95	3	-	-	-	-	-	-	-	102	
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate	6	-	-	-	-	-	-	-	-	-	375	-	-	-	375	
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	193	-	-	-	147	-	-	-	340	
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	10	12	-	8	-	95	196	-	-	-	522	-	-	-	833	

## CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

(\$ millions)	LINE	Q2 2023														Total credit exposure
		Risk Weight														
		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.

(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)

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

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

(\$ millions)

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



## CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q4 2023						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	452	0.08 %	240	38.79 %	1.78	55	12.24 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	34	0.19 %	260	37.16 %	2.22	45	130.56 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	99	0.32 %	273	39.23 %	2.13	41	41.40 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	134	0.54 %	267	34.53 %	1.87	65	48.23 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	412	1.17 %	487	37.92 %	1.74	296	71.84 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	339	3.51 %	117	42.10 %	1.53	302	89.17 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	11	14.44 %	10	39.52 %	1.37	20	178.25 %
Default	Default	100.00 (Default)	C	C to D	8	1	100.00 %	2	28.44 %	-	-	-
Sub-total					9	1,482	0.99 %	1,656	37.96 %		824	55.56 %
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	14,841	0.04 %	178	13.59 %	1.88	515	3.47 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	47	0.19 %	6	22.85 %	1.00	7	15.98 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	31	0.32 %	6	38.21 %	0.51	9	29.57 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	49	0.54 %	10	22.55 %	0.55	13	25.77 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	15	1.08 %	11	22.54 %	0.74	6	39.44 %
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	14,983	0.04 %	211	13.70 %		550	3.67 %
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	16,465	0.11 %	1,867	15.38 %		1,374	8.34 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

## CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q4 2023						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	17,423	0.06 %	3,611	42.09 %	0.94	2,248	12.90 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,129	0.19 %	193	39.66 %	1.60	359	31.84 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,782	0.32 %	190	37.45 %	1.90	794	44.58 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,072	0.54 %	253	42.16 %	0.76	623	58.12 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,009	1.17 %	217	33.51 %	1.25	622	61.57 %
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	160	2.84 %	129	38.09 %	0.91	144	90.31 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	14	14.44 %	10	37.31 %	2.20	25	177.86 %
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	22,589	0.19 %	4,603	41.19 %		4,815	21.31 %
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	-	0.05 %	2	45.00 %	1.00	-	11.22 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
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	-	0.05 %	2	45.00 %		-	11.22 %
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,251	0.07 %	292	45.00 %	1.40	3,148	20.64 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	903	0.19 %	97	45.00 %	0.87	258	28.57 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	615	0.32 %	64	44.97 %	0.47	249	40.60 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	25	0.54 %	9	45.00 %	2.16	18	71.57 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	59	1.18 %	11	45.00 %	0.76	49	82.17 %
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	3	2.74 %	6	45.00 %	1.00	3	110.96 %
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	16,856	0.09 %	479	45.00 %		3,725	22.10 %
Total (all wholesale portfolios)					28	39,445	0.15 %	5,084	42.82 %		8,540	21.65 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

## CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q3 2023						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	217	0.08 %	234	40.48 %	2.57	47	21.82 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	660	0.19 %	260	34.50 %	2.68	220	33.40 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	99	0.32 %	295	35.35 %	2.81	45	45.49 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	93	0.54 %	283	31.65 %	2.16	43	45.49 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	656	1.09 %	428	42.00 %	1.44	488	74.35 %
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	177	3.68 %	112	41.08 %	1.62	187	105.60 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	-	14.91 %	8	56.12 %	3.25	1	234.10 %
Default	Default	100.00 (Default)	C	C to D	8	-	100.00 %	1	20.00 %	-	-	-
Sub-total					9	1,902	0.97 %	1,621	39.79 %		1,031	54.20 %
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	12,210	0.04 %	169	16.26 %	2.15	541	4.43 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	55	0.19 %	4	15.25 %	1.00	6	11.64 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	69	0.32 %	10	36.59 %	0.66	20	29.53 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	37	0.54 %	7	10.07 %	0.28	5	13.40 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	7	1.18 %	10	31.47 %	0.54	4	52.36 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	1	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	12,378	0.04 %	201	16.36 %		576	4.66 %
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	14,280	0.13 %	1,822	18.54 %		1,607	11.26 %

(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 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE**

(\$ millions except as noted)

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q3 2023						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	12,859	0.07 %	3,471	41.97 %	1.01	1,808	14.06 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,609	0.19 %	195	41.36 %	1.33	473	29.41 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,779	0.32 %	180	37.61 %	1.67	748	42.05 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,284	0.54 %	252	40.46 %	0.84	708	55.11 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	644	1.29 %	206	32.54 %	1.54	423	65.67 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	211	2.79 %	123	39.10 %	0.89	195	92.47 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	6	14.40 %	5	38.21 %	3.63	12	196.28 %
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	18,392	0.21 %	4,432	41.02 %		4,367	23.74 %
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	53	0.05 %	1	45.00 %	1.00	6	11.22 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	0.32 %	1	45.00 %	1.00	-	40.38 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	53	0.05 %	2	45.00 %		6	11.33 %
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	17,112	0.06 %	281	45.00 %	1.46	3,561	20.81 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,098	0.19 %	91	45.00 %	0.92	344	31.33 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	542	0.32 %	57	44.96 %	0.35	213	39.23 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	40	0.54 %	12	45.00 %	1.82	27	69.06 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	53	1.31 %	11	45.00 %	0.74	42	78.86 %
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 %	4	45.00 %	1.00	1	106.55 %
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	18,846	0.08 %	456	44.99 %		4,188	22.22 %
Total (all wholesale portfolios)					28	37,291	0.15 %	4,890	43.04 %		8,561	22.96 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

## CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q2 2023						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q2 2023						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,099	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)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q1 2023						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,878	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)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q4 2022						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	17,737	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.



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

		Q4 2023					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	1	-	1,573	-	3,688	36,164	38,929
Cash – other currencies	2	-	4,662	-	4,468	86,458	90,446
Domestic sovereign debt	3	908	4,628	94	1,758	43,552	40,027
Other sovereign debt	4	1,580	328	764	1,227	55,479	68,108
Government agency debt	5	20	64	-	46	9,265	30,906
Corporate bonds	6	838	98	208	-	23,029	7,371
Equity securities	7	1,007	17	9,307	690	43,104	41,700
Other collateral	8	-	-	-	-	-	-
Total	9	4,353	11,370	10,373	11,877	297,051	317,487

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

		Q3 2023					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	1	-	1,567	-	1,835	30,656	39,945
Cash – other currencies	2	-	4,161	-	4,013	79,485	88,431
Domestic sovereign debt	3	903	3,970	381	1,912	44,045	42,253
Other sovereign debt	4	1,884	452	1,005	760	51,777	53,095
Government agency debt	5	-	652	-	68	7,894	28,205
Corporate bonds	6	1,076	-	736	2	29,810	7,549
Equity securities	7	1,182	168	6,019	3,444	42,508	39,914
Other collateral	8	-	-	-	-	-	-
Total	9	5,045	10,970	8,141	12,034	286,175	299,392

**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
		Segregated	Unsegregated	Segregated	Unsegregated		
(\$ millions)	LINE #	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
		Segregated	Unsegregated	Segregated	Unsegregated		
(\$ millions)	LINE #	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
		Segregated	Unsegregated	Segregated	Unsegregated		
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	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

(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

(\$ millions)	LINE #	Q4 2023		Q3 2023	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
<b>Notionals</b>					
Single-name credit default swaps	1	675	240	1,403	886
Index credit default swaps	2	16,252	9,770	19,284	13,191
Total return swaps	3	6,052	19	5,494	22
Credit options	4	-	-	-	-
Other credit derivatives	5	-	-	-	-
<b>Total notionals</b>	6	22,979	10,029	26,181	14,099
<b>Fair values</b>					
Positive fair value (asset)	7	182	12	88	26
Negative fair value (liability)	8	83	9	80	7

## CCR6 - CREDIT DERIVATIVES EXPOSURES

(\$ millions)	LINE #	Q2 2023		Q1 2023	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
<b>Notionals</b>					
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	-	-	-	-
<b>Total notionals</b>	6	30,844	19,559	24,454	12,911
<b>Fair values</b>					
Positive fair value (asset)	7	198	19	128	18
Negative fair value (liability)	8	23	91	108	7

## CCR6 - CREDIT DERIVATIVES EXPOSURES

(\$ millions)	LINE #	Q4 2022	
		Protection bought	Protection sold
		a	b
<b>Notionals</b>			
Single-name credit default swaps	1	684	195
Index credit default swaps	2	16,087	10,904
Total return swaps	3	3,963	9
Credit options	4	-	-
Other credit derivatives	5	-	-
<b>Total notionals</b>	6	20,734	11,108
<b>Fair values</b>			
Positive fair value (asset)	7	214	34
Negative fair value (liability)	8	33	70

## CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)

		Q4 2023		Q3 2023		Q2 2023		Q1 2023		Q4 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	<b>Exposures to QCCPs (total)</b>		745		745		719		771		914
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3	(i) OTC derivatives	9,025	205	11,895	265	9,596	220	11,571	248	13,698	287
4	(ii) Exchange-traded derivatives	3,596	97	4,925	126	2,417	77	3,961	96	4,961	113
5	(iii) Securities financing transactions	4,363	87	6,096	122	6,049	121	6,409	128	7,422	148
6	(iv) Netting sets where cross-product netting has been approved	1,066	21	874	17	1,130	22	1,201	24	1,315	26
7	Segregated initial margin	-	-	-	-	-	-	-	-	-	-
8	Non-segregated initial margin	3,619									
9	Pre-funded default fund contributions (1)	3,245		3,832		3,508		5,746		6,266	
10	Unfunded default fund contributions (1)	1,658	540	1,498	480	1,505	499	1,202	523	1,112	627
11	<b>Exposures to non-QCCPs (total)</b>	-	-	-	-	-	-	-	-	-	-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:										
13	(i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17	Segregated initial margin	-		-		-		-		-	
18	Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-

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

DERIVATIVE INSTRUMENTS	LINE #	Q4 2023				Q3 2023			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)									
<b>Interest Rate Contracts</b>									
Over-the-counter									
Swaps (2)	1	9,611,030	1,265	5,133	1,006	8,347,127	3,142	7,835	1,159
Forward rate agreements	2	132,653	571	2,219	471	10,655	450	1,194	519
Purchased options	3	130,000	45	174	61	128,983	136	298	152
Written options	4	118,524	1	140	77	109,783	2	127	70
	5	9,992,207	1,882	7,666	1,615	8,596,548	3,730	9,454	1,900
Exchange traded									
Futures	6	1,370,785	171	296	6	1,012,525	138	239	5
Purchased options	7	37,264	3	4	-	26,494	1	5	-
Written options	8	38,256	-	-	-	23,904	-	3	-
	9	1,446,305	174	300	6	1,062,923	139	247	5
<b>Total Interest Rate Contracts</b>	10	11,438,512	2,056	7,966	1,621	9,659,471	3,869	9,701	1,905
<b>Foreign Exchange Contracts</b>									
Over-the-counter									
Swaps	11	780,954	1,921	6,517	1,313	733,674	1,571	5,928	1,303
Forward foreign exchange contracts	12	564,366	2,300	9,296	1,908	464,664	1,483	7,521	1,723
Purchased options	13	51,143	149	448	129	45,375	77	275	86
Written options	14	55,370	2	118	39	49,979	8	103	34
	15	1,451,833	4,372	16,379	3,389	1,293,692	3,139	13,827	3,146
Exchange traded									
Futures	16	4,035	-	-	-	3,381	-	1	-
Purchased options	17	1,851	3	8	-	1,539	1	5	-
Written options	18	2,282	-	-	-	3,447	12	18	-
	19	8,168	3	8	-	8,367	13	24	-
<b>Total Foreign Exchange Contracts</b>	20	1,460,001	4,375	16,387	3,389	1,302,059	3,152	13,851	3,146
<b>Commodity Contracts</b>									
Over-the-counter									
Swaps	21	18,574	468	1,957	683	16,354	608	1,986	583
Purchased options	22	5,319	4	280	110	4,570	89	315	80
Written options	23	4,218	47	331	106	3,657	67	375	154
	24	28,111	519	2,568	899	24,581	764	2,676	817
Exchange traded									
Futures	25	35,285	243	869	17	31,236	185	694	14
Purchased options	26	30,397	329	535	11	29,391	364	584	12
Written options	27	31,351	3	83	2	29,736	1,350	1,922	38
	28	97,033	575	1,487	30	90,363	1,899	3,200	64
<b>Total Commodity Contracts</b>	29	125,144	1,094	4,055	929	114,944	2,663	5,876	881
<b>Equity Contracts</b>									
Over-the-counter	30	116,140	684	8,274	2,123	119,142	461	9,516	2,457
Exchange traded	31	189,112	1,640	4,635	93	180,156	1,212	3,928	78
<b>Total Equity Contracts</b>	32	305,252	2,324	12,909	2,216	299,298	1,673	13,444	2,535
<b>Credit Contracts</b>	33	26,937	446	1,093	81	34,764	808	1,574	169
<b>Sub-total</b>	34	13,355,846	10,295	42,410	8,236	11,410,536	12,165	44,446	8,636
<b>Total</b>	35	13,355,846	10,295	42,410	8,236	11,410,536	12,165	44,446	8,636

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

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

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q2 2023				Q1 2023				Q4 2022			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (2)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (2)
<b>Interest Rate Contracts</b>													
Over-the-counter													
Swaps (3)	1	6,908,575	2,632	7,097	1,543	6,344,748	3,381	7,862	1,087	5,954,761	4,133	8,718	764
Forward rate agreements	2	15,152	168	587	225	16,070	339	955	282	22,397	943	1,773	430
Purchased options	3	119,033	11	140	65	113,987	76	213	82	98,113	48	170	46
Written options	4	99,336	4	103	52	91,843	28	182	122	87,941	4	131	67
	5	7,142,096	2,815	7,927	1,885	6,566,648	3,824	9,212	1,573	6,163,212	5,128	10,792	1,307
Exchange traded													
Futures	6	755,614	87	170	3	452,330	209	351	7	402,074	231	359	7
Purchased options	7	11,829	4	10	-	11,967	163	230	5	23,854	159	227	5
Written options	8	11,665	3	5	-	5,260	-	1	-	11,073	7	11	-
	9	779,108	94	185	3	469,557	372	582	12	437,001	397	597	12
<b>Total Interest Rate Contracts</b>	10	7,921,204	2,909	8,112	1,888	7,036,205	4,196	9,794	1,585	6,600,213	5,525	11,389	1,319
<b>Foreign Exchange Contracts</b>													
Over-the-counter													
Swaps	11	728,762	1,578	5,747	1,176	699,413	1,387	5,571	1,030	702,068	1,645	5,535	880
Forward foreign exchange contracts	12	536,883	1,678	8,096	1,910	470,854	1,509	7,456	1,352	481,773	2,250	8,339	1,237
Purchased options	13	51,754	116	346	99	62,975	303	648	198	72,733	321	681	183
Written options	14	57,464	1	87	32	65,172	11	134	50	74,041	2	88	30
	15	1,374,863	3,373	14,276	3,217	1,298,414	3,210	13,809	2,630	1,330,615	4,218	14,643	2,330
Exchange traded													
Futures	16	2,697	-	1	-	2,325	1	1	-	1,032	-	2	-
Purchased options	17	1,124	4	7	-	842	1	1	-	1,127	-	2	-
Written options	18	2,693	3	5	-	7,059	-	-	-	5,421	7	10	-
	19	6,514	7	13	-	10,226	2	2	-	7,580	7	14	-
<b>Total Foreign Exchange Contracts</b>	20	1,381,377	3,380	14,289	3,217	1,308,640	3,212	13,811	2,630	1,338,195	4,225	14,657	2,330
<b>Commodity Contracts</b>													
Over-the-counter													
Swaps	21	18,516	915	2,382	678	19,829	1,507	3,375	795	24,525	3,160	6,107	1,281
Purchased options	22	5,276	161	428	121	5,471	220	590	198	5,686	435	936	194
Written options	23	4,365	80	321	88	4,428	74	314	83	5,011	126	403	107
	24	28,157	1,156	3,131	887	29,728	1,801	4,279	1,076	35,222	3,721	7,446	1,582
Exchange traded													
Futures	25	31,036	311	847	17	32,680	367	957	19	44,836	1,122	2,055	41
Purchased options	26	30,302	758	1,123	22	29,680	949	1,370	27	34,177	356	552	11
Written options	27	30,013	508	774	15	29,754	14	63	1	34,245	303	471	9
	28	91,351	1,577	2,744	54	92,114	1,330	2,390	47	113,258	1,781	3,078	61
<b>Total Commodity Contracts</b>	29	119,508	2,733	5,875	941	121,842	3,131	6,669	1,123	148,480	5,502	10,524	1,643
<b>Equity Contracts</b>													
Over-the-counter	30	108,949	370	8,540	2,210	87,836	674	9,265	2,509	105,280	582	9,076	2,406
Exchange traded	31	160,530	869	3,194	64	163,890	1,372	3,848	77	162,102	1,580	3,888	78
<b>Total Equity Contracts</b>	32	269,479	1,239	11,734	2,274	251,726	2,046	13,113	2,586	267,382	2,162	12,964	2,484
<b>Credit Contracts</b>	33	45,136	751	1,589	142	32,637	409	908	98	27,870	97	562	103
<b>Sub-total</b>	34	9,736,704	11,012	41,599	8,462	8,751,050	12,994	44,295	8,022	8,382,140	17,511	50,096	7,879
<b>Total</b>	35	9,736,704	11,012	41,599	8,462	8,751,050	12,994	44,295	8,022	8,382,140	17,511	50,096	7,879

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

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

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

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

(\$ millions)		Q4 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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
1	<b>Retail (total) - of which</b>	2,027	-	-	2,027	12,948	8,480	-	12,948	-	-	-	-	200	139	-	200
2	Residential mortgage (3)	-	-	-	-	1,094	1,094	-	1,094	-	-	-	-	98	37	-	98
3	Credit card	1,890	-	-	1,890	1,038	331	-	1,038	-	-	-	-	-	-	-	-
4	Other retail exposures	137	-	-	137	10,816	7,055	-	10,816	-	-	-	-	102	102	-	102
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total) - of which</b>	2,676	-	61,249	63,925	7,395	5,976	-	7,395	-	-	-	-	635	-	-	635
7	Loans to corporates	2,530	-	61,249	63,779	661	-	-	661	-	-	-	-	499	-	-	499
8	Commercial mortgage	146	-	-	146	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,239	4,481	-	5,239	-	-	-	-	131	-	-	131
10	Other wholesale	-	-	-	-	1,495	1,495	-	1,495	-	-	-	-	5	-	-	5
11	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 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
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
1	<b>Retail (total) - of which</b>	2,052	-	-	2,052	11,561	7,718	-	11,561	-	-	-	-	217	157	-	217
2	Residential mortgage (3)	-	-	-	-	1,162	1,162	-	1,162	-	-	-	-	104	44	-	104
3	Credit card	1,890	-	-	1,890	975	311	-	975	-	-	-	-	-	-	-	-
4	Other retail exposures	162	-	-	162	9,424	6,245	-	9,424	-	-	-	-	113	113	-	113
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total) - of which</b>	1,959	-	51,908	53,867	7,101	5,385	-	7,101	-	-	-	-	444	-	-	444
7	Loans to corporates	1,821	-	51,908	53,729	665	-	-	665	-	-	-	-	337	-	-	337
8	Commercial mortgage	138	-	-	138	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	4,860	3,809	-	4,860	-	-	-	-	102	-	-	102
10	Other wholesale	-	-	-	-	1,576	1,576	-	1,576	-	-	-	-	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 October 31, 2023, \$80 million (\$101 million at July 31, 2023, \$205 million at April 30, 2023, \$324 million at January 31, 2023, and \$398 million at October 31, 2022) securitizations were capitalized under the Credit Risk framework.
- (2) The table excludes securitization-related assets of \$11,629 million at October 31, 2023 (\$10,487 million at July 31, 2023, \$9,321 million at April 30, 2023, and \$10,190 million at January 31, 2023, and \$9,807 million at October 31, 2022) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- (3) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline.

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

(\$ millions)		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
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 transferance are not met and where capital is not calculated under OSFI's CAR guideline. At October 31, 2023, \$80 million (\$101 million at July 31, 2023, \$205 million at April 30, 2023, \$324 million at January 31, 2023, and \$398 million at October 31, 2022) securitizations were capitalized under the Credit Risk framework.

(2) The table excludes securitization-related assets of \$11,629 million at October 31, 2023 (\$10,487 million at July 31, 2023, \$9,321 million at April 30, 2023, and \$10,190 million at January 31, 2023, and \$9,807 million at October 31, 2022) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.

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

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

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

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

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

- (1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline. At October 31, 2023, \$80 million (\$101 million at July 31, 2023, \$205 million at April 30, 2023, \$324 million at January 31, 2023, and \$398 million at October 31, 2022) securitizations were capitalized under the Credit Risk framework.
- (2) The table excludes securitization-related assets of \$11,629 million at October 31, 2023 (\$10,487 million at July 31, 2023, \$9,321 million at April 30, 2023, and \$10,190 million at January 31, 2023, and \$9,807 million at October 31, 2022) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- (3) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline.



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

(\$ millions)		Q4 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
		a	b	c	d	e	f	g	h	i	j	k	l
1	<b>Retail (total) of which:</b>	-	-	-	-	-	-	-	-	292	-	-	292
2	Residential mortgage	-	-	-	-	-	-	-	-	119	-	-	119
3	Credit card	-	-	-	-	-	-	-	-	35	-	-	35
4	Auto loans/leases	-	-	-	-	-	-	-	-	117	-	-	117
5	Student loans	-	-	-	-	-	-	-	-	7	-	-	7
6	Other retail exposures	-	-	-	-	-	-	-	-	13	-	-	13
7	Re-securitization	-	-	-	-	-	-	-	-	1	-	-	1
8	<b>Wholesale (total) of which:</b>	-	-	-	-	-	-	-	-	304	-	-	304
9	Loans to corporates	-	-	-	-	-	-	-	-	150	-	-	150
10	Commercial mortgage	-	-	-	-	-	-	-	-	127	-	-	127
11	Lease and receivables	-	-	-	-	-	-	-	-	9	-	-	9
12	Auto floorplan	-	-	-	-	-	-	-	-	6	-	-	6
13	Insurance premium	-	-	-	-	-	-	-	-	12	-	-	12
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 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
		a	b	c	d	e	f	g	h	i	j	k	l
1	<b>Retail (total) of which:</b>	-	-	-	-	-	-	-	-	287	-	-	287
2	Residential mortgage	-	-	-	-	-	-	-	-	115	-	-	115
3	Credit card	-	-	-	-	-	-	-	-	53	-	-	53
4	Auto loans/leases	-	-	-	-	-	-	-	-	109	-	-	109
5	Student loans	-	-	-	-	-	-	-	-	10	-	-	10
6	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-
8	<b>Wholesale (total) of which:</b>	-	-	-	-	-	-	-	-	226	-	-	226
9	Loans to corporates	-	-	-	-	-	-	-	-	156	-	-	156
10	Commercial mortgage	-	-	-	-	-	-	-	-	56	-	-	56
11	Lease and receivables	-	-	-	-	-	-	-	-	14	-	-	14
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(\$ millions)		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
		a	b	c	d	e	f	g	h	i	j	k	l
1	<b>Retail (total) of which:</b>	-	-	-	-	-	-	-	-	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	<b>Wholesale (total) of which:</b>	-	-	-	-	-	-	-	-	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)

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

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

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

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

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

(\$ millions)		Q4 2023																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	78,648	2,215	155	91	3	72,138	730	8,244	-	11,293	192	1,503	-	890	13	94	-
2	Traditional securitization	22,545	2,172	155	91	3	15,992	730	8,244	-	2,828	192	1,503	-	213	13	94	-
3	Of which securitization	22,545	2,172	155	91	3	15,992	730	8,244	-	2,828	192	1,503	-	213	13	94	-
4	Of which retail underlying	12,923	1,928	15	26	3	8,023	507	6,365	-	1,517	109	1,041	-	119	9	66	-
5	Of which STC	8,479	-	-	-	-	5,551	-	2,928	-	555	-	502	-	42	-	24	-
6	Of which wholesale	9,622	244	140	65	-	7,969	223	1,879	-	1,311	83	462	-	94	4	28	-
7	Of which STC	5,953	-	9	14	-	4,826	216	934	-	483	43	93	-	38	3	7	-
8	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	56,103	43	-	-	-	56,146	-	-	-	8,465	-	-	-	677	-	-	-
10	Of which securitization	56,103	43	-	-	-	56,146	-	-	-	8,465	-	-	-	677	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	56,103	43	-	-	-	56,146	-	-	-	8,465	-	-	-	677	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 2023																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		RW	50% RW	RW	RW	RW	IRBA	IAA	SEC-SA	1250%	IRBA	IAA	SEC-SA	1250%	IRBA	IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	67,700	2,098	158	94	3	61,989	814	7,250	-	9,792	200	1,311	-	767	15	83	-
2	Traditional securitization	20,298	2,019	158	94	3	14,508	814	7,250	-	2,615	200	1,311	-	193	15	83	-
3	Of which securitization	20,298	2,019	158	94	3	14,508	814	7,250	-	2,615	200	1,311	-	193	15	83	-
4	Of which retail underlying	11,551	1,915	16	26	3	7,358	505	5,648	-	1,346	108	943	-	107	9	59	-
5	Of which STC	7,718	-	-	-	-	4,988	-	2,730	-	499	-	482	-	39	-	22	-
6	Of which wholesale	8,747	104	142	68	-	7,150	309	1,602	-	1,269	92	368	-	86	6	24	-
7	Of which STC	5,350	-	14	21	-	4,275	306	804	-	428	64	80	-	34	5	6	-
8	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	47,402	79	-	-	-	47,481	-	-	-	7,177	-	-	-	574	-	-	-
10	Of which securitization	47,402	79	-	-	-	47,481	-	-	-	7,177	-	-	-	574	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	47,402	79	-	-	-	47,481	-	-	-	7,177	-	-	-	574	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

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

SECURITIZATION EXPOSURE IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS CO-ORIGINATOR) (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%
		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.

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

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

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

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

(2) Exposure amounts are net of collateral.

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

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

(\$ millions)		Q4 2023																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	830	5	-	-	-	231	604	-	-	32	121	-	-	3	10	-	-
2	Traditional securitisation	830	5	-	-	-	231	604	-	-	32	121	-	-	3	10	-	-
3	Of which securitisation	830	5	-	-	-	231	604	-	-	32	121	-	-	3	10	-	-
4	Of which retail underlying	200	-	-	-	-	139	61	-	-	18	12	-	-	2	1	-	-
5	Of which STC	139	-	-	-	-	139	-	-	-	18	-	-	-	1	-	-	-
6	Of which wholesale	630	5	-	-	-	92	543	-	-	14	109	-	-	1	9	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q3 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%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	656	4	-	-	-	222	438	-	-	30	87	-	-	3	7	-	-
2	Traditional securitisation	656	4	-	-	-	222	438	-	-	30	87	-	-	3	7	-	-
3	Of which securitisation	656	4	-	-	-	222	438	-	-	30	87	-	-	3	7	-	-
4	Of which retail underlying	217	-	-	-	-	157	60	-	-	20	11	-	-	2	1	-	-
5	Of which STC	157	-	-	-	-	157	-	-	-	20	-	-	-	2	-	-	-
6	Of which wholesale	439	4	-	-	-	65	378	-	-	10	76	-	-	1	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 transferance recognition criteria are met in accordance with OSFI's CAR Guideline.

(2) Exposure amounts are net of collateral.

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

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

(\$ millions)		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%
		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)**

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

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

(\$ millions)		Q4 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%
		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.

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

(\$ millions)	LINE #	Q4 2023	Q3 2023	Q2 2023	Q1 2023	Q4 2022
Market Risk RWA, beginning of quarter	1	16,171	15,648	15,113	13,522	14,551
Movement in risk levels (1)	2	974	861	786	771	(964)
Model updates (2)	3	-	-	-	-	-
Methodology and policy (3)	4	(164)	(338)	(257)	106	(65)
Acquisition and disposals	5	-	-	6	714	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	16,981	16,171	15,648	15,113	13,522

(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.

**OR1 - HISTORICAL LOSSES**

(\$ millions except as noted)

		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	Ten-year average
		a	b	c	d	e	f	g	h	i	j	k
<b>Using \$30,000 CAD threshold</b>												
1	Total amount of operational losses net of recoveries (no exclusions)	1,444	103	81	189	106	150	93	102	156	96	252
2	Total number of operational risk losses	819	666	473	552	471	404	432	457	420	380	507
3	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
5	Total amount of operational losses net of recoveries and net of excluded losses	1,444	103	81	189	106	150	93	102	156	96	252
<b>Details of operational risk capital calculation</b>												
6	Are losses used to calculate the ILM (yes/no)?	Yes										
7	If "no" in row 6, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	N.A.										

## OR2 - BUSINESS INDICATOR AND SUBCOMPONENTS

(\$ millions)		2023	2022	2021
		a	b	c
<b>BI and its subcomponents</b>				
1	<b>Interest, lease and dividend component</b>	16,277		
1a	Interest and lease income	53,786	25,693	18,715
1b	Interest and lease expense	36,913	11,012	5,577
1c	Interest earning assets	1,113,497	978,450	839,481
1d	Dividend income	1,763	1,204	1,171
2	<b>Services component</b>	11,397		
2a	Fee and commission income	11,086	10,705	11,156
2b	Fee and commission expense	1,658	1,663	1,560
2c	Other operating income	430	281	243
2d	Other operating expense	310	800	132
3	<b>Financial component</b>	3,271		
3a	Net P&L on the trading book	216	8,250	296
3b	Net P&L on the banking book	180	281	591
4	<b>BI</b>	33,367		
5	<b>Business indicator component (BIC)</b>	4,960		
<b>Disclosure on the BI:</b>				
6a	<b>BI gross of excluded divested activities</b>	33,536		
6b	<b>Reduction in BI due to excluded divested activities</b>	169		

## OR3 - MINIMUM REQUIRED OPERATIONAL RISK CAPITAL

(\$ millions)		2023
1	Business indicator component (BIC)	4,960
2	Internal loss multiplier (ILM)	0.93
3	Minimum required operational risk capital (ORC)	4,589
4	Operational risk RWA	57,364

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

	Q4 2023			
	RWA			
	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
	a	b	c	d
(\$ millions)				
1 Credit risk (excluding counterparty credit risk)	214,628	85,363	299,991	487,625
2 Counterparty credit risk	9,914	1,203	11,117	27,407
3 Credit valuation adjustment		3,918	3,918	3,918
4 Securitisation exposures in the banking book	11,160	1,467	12,627	21,969
5 Market risk	14,850	2,131	16,981	5,678
6 Operational risk		57,364	57,364	57,364
7 Residual RWA (2)		22,199	22,199	22,199
8 Total	250,552	173,645	424,197	626,160

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

(2) Residual RWA include Equity investment in funds, DvPs, and Significant investments.

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

(\$ millions)		Q4 2023			
		RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
		a	b	c	d
1	Sovereign	3,694	180	3,874	2,774
1a	Of which: categorised as MDB/PSE in SA	3,192	180	3,372	2,471
2	Banks and other financial institutions	3,572	183	3,755	6,136
3	Covered Bonds	-	-	-	-
4	Equity	-	3,893	3,893	3,893
5	Purchased receivables	-	-	-	-
6	Corporates	137,201	33,359	170,560	295,960
6a	Of which: F-IRB is applied	70,256	-	70,256	158,495
6b	Of which: A-IRB is applied	66,945	-	66,945	104,106
7	Retail	48,876	27,403	76,279	116,973
7a	Of which: qualifying revolving retail	10,048	690	10,738	13,217
7b	Of which: other retail	17,625	21,172	38,797	44,437
7c	Of which: retail residential mortgages	21,203	5,541	26,744	59,319
8	Specialised lending	21,285	8,222	29,507	49,766
8a	Of which: income-producing real estate and high volatility commercial real estate	19,496	8,222	27,718	46,023
9	Others	-	12,123	12,123	12,123
10	Total	214,628	85,363	299,991	487,625

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

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

**ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH**

(\$ millions except as noted)

Risk Profile	LINE #	Q4 2023						Q3 2023					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>													
Corporate	1	1.03%	0.39%	34.40%	18.35%	1,356	1,197	1.03%	0.32%	34.86%	17.99%	713	669
Sovereign	2	0.19%	-	15.66%	-	-	-	0.22%	-	16.70%	-	-	-
Bank	3	0.37%	-	15.21%	-	-	-	0.39%	-	17.98%	-	-	-
<b>Retail</b>													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.66%	0.37%	14.48%	1.44%	278	278	0.66%	0.36%	15.02%	2.42%	263	263
HELOCs (9)	5	0.32%	0.18%	24.19%	4.04%	101	93	0.29%	0.17%	24.73%	3.96%	92	87
Qualifying revolving retail (QRR)	6	1.17%	1.22%	85.41%	80.48%	674	659	1.07%	1.10%	85.59%	80.25%	586	566
Other retail (excl. SMEs)	7	4.23%	3.71%	81.43%	79.51%	323	324	3.85%	3.64%	81.55%	79.98%	303	304
Retail SMEs	8	1.78%	1.87%	66.36%	52.03%	289	275	1.66%	1.59%	66.96%	51.29%	240	224

**ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH**

(\$ millions except as noted)

Risk Profile	LINE #	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)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>													
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%	-	16.90%	-	-	-	0.16%	-	19.04%	-	-	-
Bank	3	0.41%	-	17.56%	-	-	-	0.37%	-	16.37%	-	-	-
<b>Retail</b>													
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)

Risk Profile	LINE #	Q4 2022					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>							
Corporate	1	1.06%	0.25%	35.12%	22.74%	103	99
Sovereign	2	0.18%	0.05%	18.43%	-	-	-
Bank	3	0.42%	-	15.86%	-	-	-
<b>Retail</b>							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.72%	0.35%	14.98%	3.96%	227	227
HELOCs (9)	5	0.34%	0.16%	29.38%	7.24%	69	61
Qualifying revolving retail (QRR)	6	1.01%	0.84%	85.25%	74.96%	407	377
Other retail (excl. SMEs)	7	3.90%	3.49%	81.38%	77.31%	235	233
Retail SMEs	8	1.54%	0.95%	77.42%	64.13%	62	60

(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.

**CR9 - RETAIL - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)**

(\$ millions except as noted)

(\$ millions except as noted)						Q4 2023						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c		d	e	f
Residential mortgages and HELOCs												
Exceptionally low		≤ 0.05			1	0.04%	0.04%	98,310	106,943	20	-	0.02%
Very low		> 0.05 to 0.20			2	0.08%	0.08%	520,731	554,066	205	-	0.04%
Low		> 0.20 to 0.75			3	0.48%	0.44%	138,254	217,406	378	8	0.24%
Medium		> 0.75 to 7.00			4	2.08%	1.92%	76,449	61,219	461	2	1.04%
High		> 7.00 to 99.99			5	21.05%	20.56%	6,669	10,370	1,240	2	16.58%
Default		100.00 (Default)			6	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					7			840,413	950,004	2,304	12	
Other retail												
Exceptionally low		≤ 0.05			8	0.04%	0.03%	12,557	19,437	2	-	0.02%
Very low		> 0.05 to 0.20			9	0.11%	0.14%	503,309	418,724	532	37	0.11%
Low		> 0.20 to 0.75			10	0.50%	0.39%	928,647	909,925	2,983	534	0.28%
Medium		> 0.75 to 7.00			11	2.05%	2.15%	506,695	508,610	11,154	1,920	1.70%
High		> 7.00 to 99.99			12	19.48%	25.34%	315,407	351,440	71,578	282	23.28%
Default		100.00 (Default)			13	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					14			2,266,615	2,208,136	86,249	2,773	
Qualifying revolving retail												
Exceptionally low		≤ 0.05			15	0.04%	0.03%	2,652,349	2,745,189	1,027	-	0.02%
Very low		> 0.05 to 0.20			16	0.13%	0.12%	528,447	557,345	718	23	0.08%
Low		> 0.20 to 0.75			17	0.29%	0.29%	1,094,621	1,178,818	4,654	162	0.24%
Medium		> 0.75 to 7.00			18	1.82%	1.92%	914,388	1,071,532	21,931	1,819	1.56%
High		> 7.00 to 99.99			19	18.17%	19.04%	210,226	296,229	40,582	614	15.72%
Default		100.00 (Default)			20	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					21			5,400,031	5,849,113	68,912	2,618	
Retail small-and-medium-sized entities												
Exceptionally low		≤ 0.05			22	0.04%	0.04%	2,760	2,734	3	-	0.06%
Very low		> 0.05 to 0.20			23	0.09%	0.08%	48,048	59,392	46	-	0.08%
Low		> 0.20 to 0.75			24	0.51%	0.41%	117,533	110,917	651	56	0.39%
Medium		> 0.75 to 7.00			25	2.81%	2.93%	50,827	47,686	1,789	80	2.64%
High		> 7.00 to 99.99			26	21.62%	24.03%	7,620	10,426	1,986	52	20.67%
Default		100.00 (Default)			27	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					28			226,788	231,155	4,475	188	
Total (all retail portfolios)					29			8,733,847	9,238,408	161,940	5,591	

(1) The results shown in the table cover all models within these asset classes.

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Retail portfolios is at the account level, excluding defaulted accounts. The reported count reflects the model coverage as at the reporting period for both the previous and current year.

(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(5) Retail portfolios use 5-16 year average of the annual default rate.



## CR9 - WHOLESALE - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

(\$ millions except as noted)						Q4 2023						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
Risk Profile	Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	
Corporate												
Investment grade	I-1	≤ 0.02	-	-	1	0.00 %	0.00 %	-	-	-	0.00 %	
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.03 %	0.03 %	79	-	-	0.00 %	
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.04 %	0.05 %	504	570	-	0.07 %	
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07 %	0.08 %	2,131	2,154	-	0.04 %	
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.11 %	0.11 %	4,054	3,865	-	0.07 %	
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.19 %	0.19 %	6,805	6,537	4	1	
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32 %	0.32 %	10,095	10,076	13	-	
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.55 %	0.56 %	8,013	8,299	22	-	
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	0.92 %	0.95 %	6,491	6,619	15	-	
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.68 %	1.63 %	3,299	3,229	23	-	
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.75 %	2.76 %	2,983	4,155	46	-	
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	12	7.06 %	7.41 %	462	551	13	1	
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	15.28 %	15.35 %	761	844	62	4	
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	14	21.94 %	23.73 %	167	167	6	-	
Default	Default	100.00 (Default)	C	C/D	15	100.00 %	100.00 %	-	-	-	-	
Sub-total					16			45,844	47,066	204	6	
Sovereign												
Investment grade	I-1	≤ 0.02	Aaa	AAA	17	0.00 %	0.00 %	33	20	-	-	
Investment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.02 %	0.02 %	372	26	-	-	
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.04 %	0.04 %	609	1,005	-	-	
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	20	0.07 %	0.08 %	474	471	-	-	
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.11 %	0.11 %	273	296	-	-	
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.19 %	0.19 %	113	100	-	-	
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.32 %	0.32 %	90	65	-	-	
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.57 %	0.57 %	62	51	-	-	
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	0.95 %	0.96 %	31	45	-	-	
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.60 %	1.63 %	23	12	-	-	
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	2.74 %	2.74 %	79	179	-	-	
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	28	7.88 %	7.88 %	3	2	-	-	
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	15.30 %	15.30 %	1	-	-	-	
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00 %	0.00 %	-	-	-	-	
Default	Default	100.00 (Default)	C	C/D	31	100.00 %	100.00 %	-	-	-	-	
Sub-total					32			2,163	2,272	-	-	
Bank												
Investment grade	I-1	≤ 0.02	-	-	33	0.00 %	0.00 %	-	-	-	-	
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.03 %	0.03 %	15	-	-	-	
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	35	0.05 %	0.05 %	55	64	-	-	
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	36	0.07 %	0.07 %	71	83	-	-	
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.11 %	0.12 %	75	85	-	-	
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	38	0.19 %	0.19 %	98	103	-	-	
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	39	0.32 %	0.32 %	76	79	-	-	
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.54 %	0.54 %	38	35	-	-	
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.91 %	0.94 %	18	17	-	-	
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.54 %	1.54 %	21	22	-	-	
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74 %	2.74 %	19	17	-	-	
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	44	0.00 %	0.00 %	-	-	-	-	
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	9.70 %	9.70 %	1	1	-	-	
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00 %	0.00 %	-	-	-	-	
Default	Default	100.00 (Default)	C	C/D	47	0.00 %	0.00 %	-	-	-	-	
Sub-total					48			487	506	-	-	
Total (all wholesale portfolios)					49			48,494	49,844	204	6	

(1) The results shown in the table cover all models within these asset classes.

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Wholesale portfolios is at the borrower level, excluding defaulted obligors.

(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(5) Wholesale portfolios use 17 year average of the annual default rate.

## CR9 - RETAIL - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2022						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
						a	b	c		d	e	f
<b>Residential mortgages and HELOCs</b>												
Exceptionally low		≤ 0.05			1	0.04%	0.04%	94,280	98,310	22	1	0.03%
Very low		> 0.05 to 0.20			2	0.09%	0.09%	548,647	520,731	299	2	0.07%
Low		> 0.20 to 0.75			3	0.45%	0.41%	114,578	138,254	239	4	0.32%
Medium		> 0.75 to 7.00			4	3.09%	2.68%	60,439	76,449	770	7	2.00%
High		> 7.00 to 99.99			5	32.20%	27.16%	5,085	6,669	773	1	20.33%
Default		100.00 (Default)			6	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					7			823,029	840,413	2,103	15	
<b>Other retail</b>												
Exceptionally low		≤ 0.05			8	0.04%	0.04%	20,353	12,557	5	-	0.03%
Very low		> 0.05 to 0.20			9	0.12%	0.14%	344,734	503,309	499	5	0.11%
Low		> 0.20 to 0.75			10	0.45%	0.39%	932,837	928,647	2,481	301	0.28%
Medium		> 0.75 to 7.00			11	2.14%	2.11%	623,789	506,695	8,878	1,023	1.64%
High		> 7.00 to 99.99			12	18.38%	26.93%	269,304	315,407	66,136	224	24.74%
Default		100.00 (Default)			13	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					14			2,191,017	2,266,615	77,999	1,553	
<b>Qualifying revolving retail</b>												
Exceptionally low		≤ 0.05			15	0.04%	0.03%	2,576,705	2,652,349	880	-	0.02%
Very low		> 0.05 to 0.20			16	0.13%	0.12%	526,740	528,447	561	-	0.07%
Low		> 0.20 to 0.75			17	0.28%	0.29%	949,549	1,094,621	3,116	52	0.17%
Medium		> 0.75 to 7.00			18	1.83%	2.02%	654,754	914,388	14,409	1,237	1.44%
High		> 7.00 to 99.99			19	17.17%	18.05%	111,978	210,226	25,249	324	13.52%
Default		100.00 (Default)			20	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					21			4,819,726	5,400,031	44,215	1,613	
<b>Retail small-and-medium-sized entities</b>												
Exceptionally low		≤ 0.05			22	0.00%	0.00%	2	2,760	-	-	0.00%
Very low		> 0.05 to 0.20			23	0.06%	0.07%	93,764	48,048	39	-	0.06%
Low		> 0.20 to 0.75			24	0.51%	0.44%	34,043	117,533	240	20	0.26%
Medium		> 0.75 to 7.00			25	3.00%	2.82%	65,942	50,827	584	16	1.98%
High		> 7.00 to 99.99			26	16.22%	19.84%	8,505	7,620	686	2	15.07%
Default		100.00 (Default)			27	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					28			202,256	226,788	1,549	38	
<b>Total (all retail portfolios)</b>					29			8,036,028	8,733,847	125,866	3,219	

(1) The results shown in the table cover all models within these asset classes.

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Retail portfolios is at the account level, excluding defaulted accounts.

(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(5) Retail portfolios use 5-16 year average of the annual default rate.

## CR9 - WHOLESALE - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

(\$ millions except as noted)						Q4 2022						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
Risk Profile	Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	
Corporate												
Investment grade	I-1	≤ 0.02	-	-	1	0.00 %	0.00 %	-	-	-	0.00 %	
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.03 %	0.03 %	65	79	-	0.00 %	
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.04 %	0.06 %	394	504	-	0.07 %	
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07 %	0.08 %	1,827	2,131	1	0.04 %	
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.11 %	0.13 %	3,644	4,054	1	0.07 %	
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.20 %	0.22 %	6,327	6,805	7	0.15 %	
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32 %	0.32 %	9,951	10,095	11	0.23 %	
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.59 %	0.62 %	7,780	8,013	14	0.50 %	
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	0.97 %	1.06 %	7,283	6,491	12	0.87 %	
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.77 %	1.75 %	3,560	3,299	13	1.40 %	
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.74 %	2.74 %	2,812	2,983	22	2.10 %	
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	12	6.46 %	6.98 %	420	462	6	6.72 %	
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	13.85 %	13.98 %	777	761	53	14.14 %	
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	14	20.14 %	20.14 %	181	167	12	20.46 %	
Default	Default	100.00 (Default)	C	C/D	15	100.00 %	100.00 %	-	-	-	0.00 %	
Sub-total					16			45,021	45,844	152	2	
Sovereign												
Investment grade	I-1	≤ 0.02	Aaa	AAA	17	0.00 %	0.00 %	28	33	-	0.00 %	
Investment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.02 %	0.02 %	372	372	-	0.00 %	
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.05 %	0.04 %	605	609	-	0.00 %	
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	20	0.07 %	0.08 %	503	474	-	0.00 %	
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.11 %	0.12 %	290	273	-	0.00 %	
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.20 %	0.21 %	104	113	-	0.00 %	
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.32 %	0.32 %	89	90	-	0.00 %	
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.62 %	0.62 %	68	62	-	0.00 %	
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	1.04 %	1.05 %	69	31	1	0.25 %	
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.75 %	1.74 %	33	23	-	0.00 %	
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	2.74 %	2.74 %	58	79	-	0.00 %	
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	28	7.26 %	7.26 %	1	3	-	0.00 %	
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	13.95 %	13.95 %	3	1	-	0.00 %	
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00 %	0.00 %	-	-	-	0.00 %	
Default	Default	100.00 (Default)	C	C/D	31	100.00 %	100.00 %	-	-	-	0.00 %	
Sub-total					32			2,223	2,163	1	-	
Bank												
Investment grade	I-1	≤ 0.02	-	-	33	0.00 %	0.00 %	-	-	-	0.00 %	
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.03 %	0.03 %	8	15	-	0.00 %	
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	35	0.05 %	0.05 %	52	55	-	0.05 %	
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	36	0.07 %	0.07 %	58	71	-	0.00 %	
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.11 %	0.11 %	58	75	-	0.05 %	
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	38	0.19 %	0.19 %	77	98	-	0.05 %	
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	39	0.32 %	0.32 %	74	76	-	0.07 %	
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.54 %	0.55 %	28	38	-	0.08 %	
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.92 %	0.94 %	18	18	-	0.32 %	
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.54 %	1.57 %	22	21	-	0.15 %	
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74 %	2.74 %	21	19	-	0.30 %	
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	44	5.16 %	5.16 %	-	-	-	0.00 %	
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	0.00 %	0.00 %	1	1	-	2.78 %	
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00 %	0.00 %	-	-	-	0.00 %	
Default	Default	100.00 (Default)	C	C/D	47	0.00 %	0.00 %	-	-	-	0.00 %	
Sub-total					48			417	487	-	-	
Total (all wholesale portfolios)					49			47,661	48,494	153	2	

(1) The results shown in the table cover all models within these asset classes.

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Wholesale portfolios is at the borrower level, excluding defaulted obligors.

(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(5) Wholesale portfolios use 17 year average of the annual default rate.

**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.

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

**Credit Valuation Adjustment (CVA):** 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.