

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended - January 31, 2024

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

Q1 | 24



	Page		Page
Notes to Users	1	Counterparty Credit Risk Schedules	53-71
Pillar 3 Disclosure Requirements Index	2-3	CCR1 - Analysis of Counterparty Credit Risk (CCR) Exposure by Approach	53
Overview of Regulatory Capital, Risk Weighted Assets and Capital Ratios	4-17	CCR2 - Credit Valuation Adjustment (CVA) Capital Charge	54
KM1 - Key Metrics	4	CCR3 - Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights	55-57
CC1 - Composition of Regulatory Capital	5-6	CCR4 - IRB - CCR Exposures by Portfolio and PD Scale	58-66
CC2 - Reconciliation of Regulatory Capital to Balance Sheet	7	CCR5 - Composition of Collateral for CCR Exposure	67
Flow Statement of Basel III Regulatory Capital	8	CCR6 - Credit Derivatives Exposures	68
Capital Ratios for Significant Bank Subsidiaries	8	CCR8 - Exposures to Central Counterparties	69
CCyB1 - Geographical Distribution of Credit Exposures Used in the Countercyclical Buffer	9	Derivative Instruments	70-71
KM2 - Key Metrics - TLAC Requirements	10	Securitization Schedules	72-83
TLAC1 - TLAC Composition	11	SEC1 - Securitization Exposures in the Banking Book	72-74
TLAC3 - Resolution Entity - Creditor Ranking at Legal Entity Level	12	SEC2 - Securitization Exposures in the Trading Book	75-77
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)	78-80
LR2 - Leverage Ratio Common Disclosure	13	SEC4 - Securitization Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Investor)	81-83
Risk-Weighted Assets by Operating Groups	14	Market Risk Risk-Weighted Assets (RWA) Movement by Key Drivers	84
OV1 - Overview of RWA	14-15	Comparison of Modelled & Standardised RWA	85-86
LI1 - Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories	16	CMS1 - Comparison of Modelled and Standardised RWA at Risk Level	85
LI2 - Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements	17	CMS2 - Comparison of Modelled and Standardised RWA For Credit Risk at Asset Class Level	86
Credit Risk Schedules	18-52	Backtesting Under AIRB Approach	87
CR1 - Credit Quality of Assets	18	Estimated and Actual Loss Parameters under IRB Approach	87
CR2 - Changes in Stock of Defaulted Loans and Debt Securities	19	Glossary	88
CR3 - Credit Risk Mitigation Techniques - Overview	20		
CR4 - Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects	21-23		
CR5 - Standardized Approach - Exposures by Asset Classes and Risk Weights	24-32		
CR6 - IRB - Credit Risk Exposures by Portfolio and PD Range	33-46		
CR8 - RWA Flow Statements of Credit Risk and Counterparty Credit Risk Exposures	47		
Exposure Covered by Credit Risk Mitigation	48-50		
Credit Risk Exposure by Geographic Region	51		
Credit Risk Exposure by Major Asset Class	52		
Credit Risk by Residual Contract Maturity Breakdown	52		
Credit Risk Exposure by Industry	52		

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

NOTES TO USERS**Use of this Document**

The supplemental information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's First Quarter 2024 Report to Shareholders and the 2023 Annual Report available on the Canadian Securities Administrators' website at www.sedarplus.ca and BMO's website at www.bmo.com/investorrelations.

Additional financial information is also available in the Q1 2024 Supplementary Financial Information, and the Q1 2024 Investor Presentation which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated n.a. were not applicable.

Regulatory Framework

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

Changes

The domestic implementation of the Basel III Reforms related to capital, leverage, liquidity and disclosure requirements began to take effect in 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 took effect in the first quarter of 2024 with associated disclosure to be implemented in Q4 2024.

In December 2022, OSFI announced an increase in the range of the Domestic Stability Buffer (DSB) from 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. The temporary exclusion of central bank reserves from the leverage ratio measure ended on April 1, 2023.

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

Tables and Templates		Frequency	Q1 2024 Supplementary Financial Information	Q1 2024 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		85		
	CMS2 - Comparison of modelled and standardized RWA for credit risk as asset class level	Quarterly		86		
Linkages between Financial Statements and Regulatory Exposures	L11 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly		16		
	L12 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		17		
	L1A - Explanations of differences between accounting and regulatory exposure amounts	Annual		16-17	119-120	191-198
	PV1 - Prudent valuation adjustments (1)	Annual				
Composition of Capital and TLAC	CCA - Main features of regulatory capital instruments and other TLAC - eligible instruments (2)	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			
Leverage Ratio	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		12		
	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		13		
Credit Risk	LR2 - Leverage ratio common disclosure	Quarterly		13		
	CRA - General qualitative information about credit risk	Annual			82-87	
	CR1 - Credit quality of assets	Quarterly		18		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		19		
	CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		18	119	150, 153, 159-166
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	26-33	18, 48-52		
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			87-89, 94	178, 193
	CR3 - Credit risk mitigation techniques - overview	Quarterly		20		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		24-32	89-90	
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		21-23		
	CR5 - Standardized approach - exposures by asset classes and risk weights	Quarterly		24-32		
	CRE - Qualitative disclosures related to IRB models	Annual		48-50	89-90, 112	
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		33-46		
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Quarterly	Impact is immaterial and has been disclosed in page 48, footnote 3.			
CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		47			
CR9 - IRB - Backtesting of probability of default (PD) per portfolio (3)	Annual			89-90, 112		
CR10 - IRB (specialized lending and equities under the simple risk-weight method)		Not applicable to BMO				
Counterparty Credit Risk	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			87-88, 104	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		53		
	CCR2 - Credit valuation adjustment (CVA) capital charge (4)	Quarterly		54		
	CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		55-57		
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		58-66		
	CCR5 - Composition of collateral for CCR exposure	Quarterly		67		
	CCR6 - Credit derivatives exposures	Quarterly		68		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)		Not applicable to BMO			
CCR8 - Exposures to central counterparties	Quarterly		69			
Securitization	SECA - Qualitative disclosure requirements related to securitization exposures	Annual			76-77, 89	150, 154, 168-171
	SEC1 - Securitization exposures in the banking book	Quarterly		72-74		
	SEC2 - Securitization exposures in the trading book	Quarterly		75-77		
	SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		78-80		
	SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		81-83		

(1) Refer to Q4 2023 Supplementary Regulatory Capital Information for Prudent valuation adjustments per portfolio quantitative disclosure.
 (2) CCA is available at <https://www.bmo.com/home/about/banking/investor-relations/regulatory-disclosure>.
 (3) Refer to Q4 2023 Supplementary Regulatory Capital Information for CR9 - IRB - Backtesting of probability of default (PD) per portfolio quantitative disclosure.
 (4) Effective Q1 2024, CCR2 Credit valuation adjustment (CVA) capital charge disclosure has been discontinued in accordance with OSFI Pillar 3 guidance.

Tables and Templates		Frequency	Q1 2024 Supplementary Financial Information	Q1 2024 Supplementary Regulatory Capital Information	2023 Annual MD&A	2023 Annual Financial Statements
			Page Reference			
Market Risk	MRA - Qualitative disclosure requirements related to market risk					
	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 (1)	Annual				
	OR2 - Business indicator and subcomponents (1)	Annual				
	OR3 - Minimum required operational risk capital (1)	Annual				
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	Annual	Disclosed in the Q1 2024 Report to Shareholders, pages 32-33.			
	LIQA - Liquidity risk management	Annual			100-104	
Liquidity	LIQ1 - Liquidity Coverage Ratio (LCR)	Quarterly	Disclosed in the Q1 2024 Report to Shareholders, page 41.			
	LIQ2 - Net Stable Funding Ratio (NSFR)	Quarterly	Disclosed in the Q1 2024 Report to Shareholders, page 42.			
Asset Encumbrance	ENC - Asset encumbrance	Quarterly	36		101-103	

(1) Refer to Q4 2023 Supplementary Regulatory Capital Information for Operational Risk per portfolio quantitative disclosure.

KM1 - KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

(\$ millions except as noted)

		Q1 2024	Q4 2023
		a	b
Available capital (amounts)			
1	Common Equity Tier 1 (CET1)	52,860	52,914
2	Tier 1	59,721	59,785
3	Total capital	68,566	68,718
Risk-weighted assets (amounts)			
4	Total risk-weighted assets (RWA)	414,145	424,197
4a	Total risk-weighted assets (pre-floor)	414,145	424,197
Risk-based capital ratios as a percentage of RWA			
5	CET1 ratio (%)	12.8%	12.5%
5a	CET1 ratio (%) (pre-floor ratio)	12.8%	12.5%
6	Tier 1 ratio (%)	14.4%	14.1%
6a	Tier 1 ratio (%) (pre-floor ratio)	14.4%	14.1%
7	Total capital ratio (%)	16.6%	16.2%
7a	Total capital ratio (%) (pre-floor ratio)	16.6%	16.2%
Additional CET1 buffer requirements as a percentage of RWA			
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.0%	1.0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.3%	8.0%
Basel III Leverage ratio			
13	Total Basel III leverage ratio exposure measure	1,406,555	1,413,036
14	Basel III leverage ratio (row 2 / row 13)	4.2%	4.2%

(\$ millions except as noted)		Cross reference (2)	Cross					
			Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023	
1	Common Equity Tier 1 Capital: instruments and reserves							
2	Directly issued qualifying common share capital plus related stock surplus	a+b	23,763	23,269	22,804	22,389	21,972	
3	Retained earnings	c	44,161	44,920	44,500	44,143	44,238	
4	Accumulated other comprehensive income (and other reserves)	d	2,368	1,862	(89)	2,576	1,746	
5	Directly issued capital subject to phase out from CET1	n.a.	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)		-	-	-	-	-	
6	Common Equity Tier 1 Capital before regulatory adjustments		70,292	70,051	67,215	69,108	67,956	
7	Common Equity Tier 1 Capital: regulatory adjustments							
8	Prudential valuation adjustments		86	90	103	120	121	
9	Goodwill (net of related tax liability)	e+f-g	15,954	16,496	15,698	15,808	5,073	
10	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	4,211	4,403	4,249	4,053	1,989	
11	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	12	11	8	8	6	
12	Cash flow hedge reserve	l	(3,145)	(5,447)	(5,276)	(3,888)	(3,770)	
13	Shortfall of provisions to expected losses	m	55	-	-	-	-	
14	Securitization gain on sale		-	-	-	-	-	
15	Gains or losses due to changes in own credit risk on fair valued liabilities		272	757	681	771	601	
16	Defined benefit pension fund net assets (net of related tax liability)	n-o	767	826	836	821	821	
17	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	-	20	11	-	
18	Reciprocal cross holdings in common equity		-	-	-	-	-	
19	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-	
20	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)		-	-	-	-	-	
21	Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-	
22	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-	
23	Amount exceeding the 15% threshold		-	-	-	-	-	
24	of which: significant investments in the common stock financials		-	-	-	-	-	
25	of which: mortgage servicing rights		-	-	-	-	-	
26	of which: deferred tax assets arising from temporary differences		-	-	-	-	-	
27	Other deductions or regulatory adjustments to CET1 as determined by OSFI (3)		(780)	1	1	-	-	
28	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-	
28	Total regulatory adjustments to Common Equity Tier 1 Capital		17,432	17,137	16,320	17,704	4,841	
29	Common Equity Tier 1 Capital (CET1)		52,860	52,914	50,895	51,404	63,115	
30	Additional Tier 1 Capital: instruments							
31	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	q	6,958	6,958	6,958	6,958	6,958	
32	of which: classified as equity under applicable accounting standards		6,958	6,958	6,958	6,958	6,958	
33	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-	
34	Directly issued capital instruments subject to phase out from Additional Tier 1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
35	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)		-	-	-	-	-	
36	of which: instruments issued by subsidiaries subject to phase out	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
36	Additional Tier 1 Capital before regulatory adjustments		6,958	6,958	6,958	6,958	6,958	
37	Additional Tier 1 Capital: regulatory adjustments							
38	Investments in own Additional Tier 1 instruments	r	19	9	8	5	7	
39	Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-	
40	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-	
41	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	
42	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-	
43	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-	
43	Total regulatory adjustments applied to Additional Tier 1 Capital		97	87	86	83	85	
44	Additional Tier 1 Capital (AT1)		6,861	6,871	6,872	6,875	6,873	
45	Tier 1 Capital (T1 = CET1 + AT1)		59,721	59,785	57,767	58,279	69,988	
46	Tier 2 Capital: instruments and provisions							
47	Directly issued qualifying Tier 2 instruments plus related stock surplus	t	8,070	8,082	7,916	8,049	8,009	
48	Directly issued capital instruments subject to phase out from Tier 2 Capital		n.a.	n.a.	n.a.	n.a.	n.a.	
49	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)		-	-	-	-	-	
50	of which: instruments issued by subsidiaries subject to phase out	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
51	General allowances	u	828	902	876	1,037	438	
51	Tier 2 Capital before regulatory adjustments		8,898	8,984	8,792	9,086	8,447	

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

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

(3) Effective Q1 2024, also includes adjustment for contractual service margins (CSMs) of the bank's insurance subsidiaries as announced by OSFI in October 2023. CSMs represent the unearned profit of a group of insurance contracts that we expect to recognize in the income statement as services provided.

CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

(\$ millions except as noted)		Cross reference	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Tier 2 Capital: regulatory adjustments							
52	Investments in own Tier 2 instruments	v	3	1	5	17	29
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	w	50	50	50	50	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 Capital		53	51	55	67	79
58	Tier 2 Capital (T2)		8,845	8,933	8,737	9,019	8,368
59	Total Capital (TC = T1 + T2)		68,566	68,718	66,504	67,298	78,356
60	Total Risk-Weighted Assets (1)		414,145	424,197	412,943	419,994	347,454
Capital Ratios							
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		12.8%	12.5%	12.3%	12.2%	18.2%
62	Tier 1 (as percentage of risk-weighted assets)		14.4%	14.1%	14.0%	13.9%	20.1%
63	Total Capital (as percentage of risk-weighted assets)		16.6%	16.2%	16.1%	16.0%	22.6%
64	Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	8.0%	8.0%
65	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
66	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
67a	of which: D-SIB buffer		1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)		8.3%	8.0%	7.8%	7.7%	13.7%
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))							
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)							
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	937	878	1,591	1,622	1,217
73	Significant investments in the common stock of financials	c1	2,532	2,568	2,474	2,457	2,362
74	Mortgage servicing rights (net of related tax liability)	d1	177	94	92	97	36
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	4,140	4,513	4,359	4,084	2,138
Applicable caps on the inclusion of provisions in Tier 2							
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		828	875	827	759	67
77	Cap on inclusion of provisions in Tier 2 under standardized approach		828	875	827	759	67
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,309	2,241	2,196	2,181	2,045
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		-	27	49	278	371

(1) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. Total RWA is increased by a floor adjustment amount, which is calculated based on the Standardized methodology. At January 31 2024, a Basel Capital Floor adjustment of \$nil (\$nil at October 31, 2023, \$nil at July 31, 2023, \$nil at April 30, 2023, and \$10,803 million at January 31, 2023) was applied to the Bank's RWA.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)	
		Q1 2024	Q1 2024	(2)		Q1 2024	Q1 2024	(2)	
Assets					Liabilities and Equity				
Cash and Cash Equivalents					Deposits				
Interest Bearing Deposits with Banks					Other Liabilities				
Securities					Derivative instruments				
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)					Acceptances				
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes					Securities sold but not yet purchased				
Investments in own Tier 2 instruments not derecognized for accounting purposes					Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)				
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)					Securities lent or sold under repurchase agreements				
Significant investments in the common stock of financials exceeding regulatory thresholds (4)					Securitization and structured entities' liabilities				
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)					Other				
Goodwill embedded in significant investments					Deferred tax liabilities related to goodwill				
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation					Deferred tax liabilities related to intangibles				
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation					Deferred tax liabilities related to defined-benefit pension fund net assets				
Securities Borrowed or Purchased Under Resale Agreements					Deferred tax liabilities related to deferred tax assets excluding those arising from temporary differences				
Loans					Deferred tax liabilities related to deferred tax assets arising from temporary differences				
Residential mortgages					Total other liabilities				
Consumer instalment and other personal					Subordinated Debt				
Credit cards					Subordinated debt				
Business and government					Directly issued qualifying subordinated debt				
Allowance for credit losses					Directly issued subordinated debt subject to phase out				
Transitional arrangements for capital treatment of ECL provisioning included in CET1					Equity				
Allowance reflected in Tier 2 regulatory capital					Preferred shares and other equity instruments				
Shortfall of provisions to expected loss					Directly issued qualifying Additional Tier 1 instruments				
Total net loans					Directly issued Additional Tier 1 instruments subject to phase out				
Other Assets					Common shares				
Derivative instruments					Contributed surplus				
Customers' liability under acceptances					Retained earnings				
Premises and equipment					Accumulated other comprehensive income				
Goodwill					of which: Cash flow hedges				
Intangible assets					Total shareholder's equity				
Current tax assets					Non-controlling interest in subsidiaries				
Deferred tax assets					Total Equity				
Deferred tax assets excluding those arising from temporary differences					Total Liabilities and Equity				
Deferred tax assets arising from temporary differences									
of which: exceeding regulatory thresholds									
of which: not exceeding regulatory thresholds									
Other									
Defined-benefit pension fund net assets									
Mortgage servicing rights									
of which: exceeding regulatory thresholds									
of which: not exceeding regulatory thresholds									
Total Assets									

(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 (\$17,716 million assets and \$1,022 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 (\$217 million assets and \$111 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

(2) Cross reference to CC1 - Composition of Regulatory Capital (pages 5 and 6).

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

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

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL

(\$ millions)	LINE #	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Common Equity Tier 1 Capital						
Opening Balance	1	52,914	50,895	51,404	63,115	60,891
New capital issues	2	472	453	413	-	3,893
Redeemed capital or Treasury Shares	3	(1)	14	(1)	(10)	-
Gross dividends and distributions (deduction)	4	(1,135)	(1,184)	(1,095)	(1,147)	(1,053)
Net Income attributable to bank shareholders	5	1,290	1,610	1,452	1,056	247
Removal of own credit spread (net of tax)	6	485	(76)	90	(170)	603
Movements in other comprehensive income						
Currency translation differences	7	(1,553)	2,326	(1,236)	763	(827)
Fair value through other comprehensive income securities	8	274	(243)	-	6	136
Other (1)	9	(518)	44	(41)	179	(474)
Goodwill and other intangible assets (deduction, net of related tax liability)	10	734	(952)	(86)	(12,799)	(161)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	(1)	(3)	-	(2)	1
Prudential valuation adjustments	12	4	13	17	1	4
Other (2)	13	(105)	17	(22)	409	(145)
Closing Balance	14	52,860	52,914	50,895	51,404	63,115
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	6,871	6,872	6,875	6,873	6,230
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	-	-	-	-	650
Redeemed capital	17	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements	18	(10)	(1)	(3)	2	(7)
Closing Balance	19	6,861	6,871	6,872	6,875	6,873
Total Tier 1 Capital	20	59,721	59,785	57,767	58,279	69,988
Tier 2 Capital						
Opening Balance	21	8,933	8,737	9,019	8,368	8,188
New Tier 2 eligible capital issues	22	-	1,148	-	-	-
Redeemed capital	23	-	(1,092)	-	-	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (3)	25	(88)	140	(282)	651	180
Closing Balance	26	8,845	8,933	8,737	9,019	8,368
Total Regulatory Capital	27	68,566	68,718	66,504	67,298	78,356

- (1) Includes: AOCI on pension and other post-employment benefits and on own credit risk on financial liabilities designated at fair value.
- (2) Includes: Capital deductions for expected loss in excess of allowances, investment in own shares, unsettled non-DvP trades 5 days late or more, changes in contributed surplus, threshold deductions and contractual service margins (CSMs) of insurance subsidiaries as announced by OSFI in October 2023.
- (3) Includes: Eligible allowances.

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

	LINE #	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Bank of Montreal Mortgage Corporation (1)						
Common Equity Tier 1 ratio	1	20.1%	20.8%	19.5%	19.8%	17.3%
Tier 1 ratio	2	20.1%	20.8%	19.5%	19.8%	17.3%
Total capital ratio	3	20.1%	20.8%	19.5%	19.8%	17.3%
BMO Bank N.A. (2)						
Tier 1 ratio	4	11.9%	11.5%	11.3%	11.1%	13.8%
Total capital ratio	5	13.3%	13.0%	12.7%	12.3%	14.9%

- (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: December 2023, September 2023, June 2023, March 2023 and December 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		Q1 2024				
		Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
			Exposure values	RWA		
		a	b	c	d	e
1	Australia (AU)	1.00%	1,358	387		
2	France (FR)	1.00%	117	60		
3	Germany (DE)	0.75%	306	67		
4	Hong Kong (HK)	1.00%	3	1		
5	Luxembourg (LU)	0.50%	30	68		
6	Netherlands (NL)	1.00%	372	173		
7	Norway (NO)	2.50%	3	-		
8	Sweden (SE)	2.00%	79	36		
9	United Kingdom (GB)	2.00%	3,877	1,965		
10	Sum		6,145	2,757		
11	Total		825,919	291,832	0.02%	67

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	Sum		6,138	2,488		
11	Total		843,945	303,898	0.01%	57

KM2 - KEY METRICS – TLAC REQUIREMENTS (1)

(\$ millions except as noted)

		Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
		a	b	c	d	e
1	Total loss-absorbing capacity (TLAC) available	114,262	114,402	110,810	113,478	129,237
2	Total RWA at the level of the resolution group	414,145	424,197	412,943	419,994	347,454
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	27.6%	27.0%	26.8%	27.0%	37.2%
4	Leverage ratio exposure measure at the level of the resolution group	1,406,555	1,413,036	1,369,745	1,371,512	1,181,914
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.1%	8.1%	8.1%	8.3%	10.9%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.	n.a.

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

TLAC1 - TLAC COMPOSITION (1)

(\$ millions except as noted)

		Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
		a	b	c	d	e
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	52,860	52,914	50,895	51,404	63,115
2	Additional Tier 1 capital (AT1) before TLAC adjustments	6,861	6,871	6,872	6,875	6,873
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	6,861	6,871	6,872	6,875	6,873
6	Tier 2 capital (T2) before TLAC adjustments	8,845	8,933	8,737	9,019	8,368
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	8,845	8,933	8,737	9,019	8,368
11	TLAC arising from regulatory capital	68,566	68,718	66,504	67,298	78,356
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	45,849	45,773	44,366	46,232	50,997
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	45,849	45,773	44,366	46,232	50,997
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	114,415	114,491	110,870	113,530	129,353
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	(153)	(89)	(60)	(52)	(116)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	114,262	114,402	110,810	113,478	129,237
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	414,145	424,197	412,943	419,994	347,454
24	Leverage exposure measure	1,406,555	1,413,036	1,369,745	1,371,512	1,181,914
TLAC ratios and buffers						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	27.6%	27.0%	26.8%	27.0%	37.2%
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.1%	8.1%	8.1%	8.3%	10.9%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.3%	8.0%	7.8%	7.7%	13.7%
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)

	Q1 2024						Sum 1 to 6
	Creditor ranking						
	1 (most junior)	2	3	4	5	6 (most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2 Total capital and liabilities net of credit risk mitigation	23,412	3,300	3,658	8,651	69,770	-	108,791
3 Subset of row 2 that are excluded liabilities	-	9	10	152	148	-	319
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	23,412	3,291	3,648	8,499	69,622	-	108,472
5 Subset of row 4 that are potentially eligible as TLAC	23,412	3,291	3,648	8,499	48,805	-	87,655
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	11,051	-	11,051
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	30,842	-	30,842
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,824	1,502	-	8,326
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	2,990	1,675	5,410	-	10,075
10 Subset of row 5 that is perpetual securities	23,412	3,291	658	-	-	-	27,361

(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)

	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
1 Total consolidated assets as per published financial statements	1,324,762	1,293,276	1,248,554	1,250,891	1,145,706
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(15,919)	(12,578)	(12,928)	(13,041)	(12,821)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(13,694)	(11,629)	(10,487)	(9,321)	(10,190)
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	1,358	(8,135)	2,504	(772)	(168)
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	(255)	2,522	613	931	1,246
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	163,921	166,804	157,895	160,611	161,082
8 Other adjustments (1)	(53,618)	(17,224)	(16,406)	(17,787)	(102,941)
9 Leverage Ratio Exposure Measure	1,406,555	1,413,036	1,369,745	1,371,512	1,181,914

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

		Leverage ratio framework				
		Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) (1)	1,115,495	1,113,431	1,078,547	1,077,993	872,256
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)	(5,466)	(7,458)	(4,825)	(6,901)	(7,301)
4	(Asset amounts deducted in determining transitional Tier 1 capital)	(18,310)	(17,224)	(16,406)	(17,787)	(4,326)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,091,719	1,088,749	1,057,316	1,053,305	860,629
Derivative exposures						
6	Replacement cost associated with all derivative transactions (2)	15,736	16,797	22,074	20,869	22,219
7	Add-on amounts for potential future exposure associated with all derivative transactions (3)	26,868	27,012	25,177	24,067	23,757
8	(Exempted central counterparty-leg of client cleared trade exposures)	(7,034)	(4,513)	(6,776)	(7,137)	(5,734)
9	Adjusted effective notional amount of written credit derivatives	48,612	50,382	50,359	56,233	45,333
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(48,612)	(50,379)	(50,356)	(55,944)	(45,149)
11	Total derivative exposures (sum of lines 6 to 10)	35,570	39,299	40,478	38,088	40,426
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	116,374	118,129	117,909	121,057	121,944
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(7,490)	(7,331)	(10,960)	(8,429)	(7,862)
14	Counterparty credit risk (CCR) exposure for SFTs	6,461	7,386	7,107	6,880	5,695
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	115,345	118,184	114,056	119,508	119,777
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	506,201	513,063	497,201	500,878	472,387
18	(Adjustments for conversion to credit equivalent amounts)	(342,280)	(346,259)	(339,306)	(340,267)	(311,305)
19	Off-balance sheet items (sum of lines 17 and 18)	163,921	166,804	157,895	160,611	161,082
Capital and Total Exposures						
20	Tier 1 capital	59,721	59,785	57,767	58,279	69,988
21	Total Exposures (sum of lines 5, 11, 16 and 19)	1,406,555	1,413,036	1,369,745	1,371,512	1,181,914
Leverage Ratios						
22	Basel III leverage ratio	4.2%	4.2%	4.2%	4.2%	5.9%

(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 (1)

(\$ millions)	LINE #	RWA				
		Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Canadian Personal and Commercial Banking	1	109,072	105,985	102,867	103,124	101,610
U.S. Personal and Commercial Banking	2	149,063	161,930	156,731	163,182	87,285
BMO Wealth Management	3	30,157	29,504	31,845	31,799	27,173
BMO Capital Markets	4	100,932	99,344	94,141	93,218	98,072
Corporate Services, including Technology and Operations	5	24,921	27,434	27,359	28,671	33,314
Total Risk-Weighted Assets	6	414,145	424,197	412,943	419,994	347,454

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

OV1 - OVERVIEW OF RWA (1)

(\$ millions)		RWA				Minimum capital requirements
		Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2024
		a	b	c	d	f
1	Credit risk (excluding counterparty credit risk)	288,119	299,991	291,310	301,190	23,050
2	Of which standardized approach (SA)	74,011	85,363	90,798	94,610	5,921
3	Of which: foundation internal ratings-based (F-IRB) approach	70,662	73,828	65,296	68,830	5,653
4	Of which: supervisory slotting approach	-	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	143,446	140,800	135,216	137,750	11,476
6	Counterparty credit risk (CCR)	8,818	11,117	11,572	11,423	706
7	Of which standardized approach for counterparty credit risk	6,144	8,236	8,637	8,462	492
8	Of which: IMM	-	-	-	-	-
9	Of which: other CCR	2,674	2,881	2,935	2,961	214
10	Credit valuation adjustment (CVA)	4,402	3,918	3,460	2,727	352
11	Equity investments in funds – look-through approach	349	448	2,495	2,598	28
12	Equity investments in funds – mandate-based approach	2,881	2,900	2,803	3,452	230
13	Settlement risk	2	-	43	8	-
14	Securitization exposures in banking book	12,785	12,627	10,937	11,411	1,023
15	Of which securitization internal ratings-based approach (SEC-IRBA)	10,331	11,160	9,628	10,148	826
16	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	312	287	269	261	25
17	Of which securitization standardized approach (SEC-SA)	2,142	1,180	1,040	1,002	172
18	Market risk	19,625	16,981	16,171	15,648	1,570
19	Of which standardized approach (SA)	19,625	2,131	2,269	1,879	1,570
20	Of which internal model approaches (IMA)	-	14,850	13,902	13,769	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-
22	Operational risk	59,069	57,364	55,969	53,883	4,726
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	18,095	18,851	18,183	17,654	1,448
24	Output floor applied	67.50%	65.00%	65.00%	65.00%	-
25	Floor adjustment (2)	-	-	-	-	-
26	N/A for D-SIBs	-	-	-	-	-
27	Total	414,145	424,197	412,943	419,994	33,133

(1) RWA were \$414.1 billion as at January 31, 2024, a decrease from \$424.2 billion as at October 31, 2023. RWA decreased primarily due to the impact of foreign exchange movements, the sale of a portfolio of recreational vehicle loans, a reduction in asset size and the impact of methodology and model updates, partially offset by higher market and operational risks, and net asset quality changes. The regulatory capital developments effective in the first quarter of fiscal 2024, did not have a significant impact on RWA.

(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

e

1	Credit risk (excluding counterparty credit risk)	235,356
2	Of which standardized approach (SA)	22,241
3	Of which internal rating-based (IRB) approach	213,115
4	Counterparty credit risk (CCR)	14,822
5	Of which standardized approach for counterparty credit risk (SA-CCR)	7,798
6	Of which internal model method (IMM)	-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)	3,002
6b	Of which CVA capital charge	3,251
6c	Of which exposures to QCCP	771
7	Equity positions in banking book under market-based approach	-
8	Equity investments in funds – look-through approach	2,427
9	Equity investments in funds – mandate-based approach	2,601
10	Equity investments in funds – fall-back approach	-
11	Settlement risk	53
12	Securitization exposures in banking book	11,926
13	Of which securitization internal ratings-based approach (SEC-IRBA)	10,382
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	263
15	Of which securitization standardized approach (SEC-SA)	1,281
16	Market risk	15,113
17	Of which standardized approach (SA)	1,617
18	Of which internal model approaches (IMM)	13,496
19	Operational risk	43,013
20	Of which Basic Indicator Approach	-
21	Of which Standardized Approach	43,013
22	Of which Advanced Measurement Approach	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	11,340
24	Floor adjustment (2)	10,803
25	Total	347,454

(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)		Q1 2024							
		LINE #	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:				Not subject to capital requirements or subject to deduction from capital
					Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	
		a	b	c	d	e	f	g	
Assets									
Cash and Cash Equivalents	1	74,659	74,516	74,516	-	-	-	-	
Interest Bearing Deposits with Banks	2	4,203	4,186	4,176	-	-	10	-	
Securities	3	348,208	337,187	188,728	-	11,232	133,577	3,650	
Securities Borrowed or Purchased Under Resale Agreements	4	115,600	115,600	-	115,600	-	-	-	
Loans									
Residential mortgages	5	176,550	176,550	176,550	-	-	-	-	
Consumer instalment and other personal	6	91,976	91,976	89,506	-	46	-	2,424	
Credit cards	7	12,522	12,522	4,879	-	-	-	7,643	
Business and government	8	364,761	364,454	311,464	1,409	49,457	5,898	-	
Allowance for credit losses	9	(3,756)	(3,756)	(16)	-	-	-	(3,740)	
Other Assets									
Derivative instruments	10	28,746	28,746	-	28,746	-	25,131	-	
Customers' liability under acceptances	11	7,123	7,123	7,123	-	-	-	-	
Premises and equipment	12	6,205	6,200	6,200	-	-	-	-	
Goodwill	13	16,182	16,182	-	-	-	-	16,182	
Intangible assets	14	5,001	5,001	-	-	-	-	5,001	
Current tax assets	15	1,738	1,683	1,683	-	-	-	-	
Deferred tax assets	16	3,042	2,762	2,745	-	-	-	17	
Other	17	72,002	67,079	15,547	7,656	-	6,728	37,148	
Total assets	18	1,324,762	1,308,011	883,101	153,411	60,735	171,344	68,325	
Liabilities									
Deposits	19	914,138	914,138	-	-	-	39,637	874,501	
Other Liabilities									
Derivative instruments	20	38,265	38,125	-	38,125	-	35,812	-	
Acceptances	21	7,123	7,123	-	-	-	-	7,123	
Securities sold but not yet purchased	22	43,466	43,466	-	-	-	43,466	-	
Securities lent or sold under repurchase agreements	23	108,379	108,379	-	108,379	-	-	-	
Securitization and structured entities' liabilities	24	29,663	29,663	-	-	-	-	29,663	
Other	25	98,233	81,622	-	-	-	32	81,590	
Subordinated Debt	26	8,216	8,216	-	-	-	-	8,216	
Total liabilities	27	1,247,483	1,230,732	-	146,504	-	118,947	1,001,093	

(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 (\$17,716 million assets and \$1,022 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 (\$217 million assets and \$111 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)		Q1 2024				
		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 L11) (1)	1,239,686	883,101	153,411	60,735	171,344
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	229,639	-	146,504	-	118,947
3	Total net amount under regulatory scope of consolidation	1,010,047	883,101	6,907	60,735	52,397
4	Off-balance sheet amounts	280,190	191,274	55,202	33,714	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	16,442	1,393	15,049	-	-
6	Differences due to consideration of provisions	417	417	-	-	-
7	Exposures related to liability repo-style transactions	216,758	-	216,758	-	-
8	Potential future exposure on derivatives	27,529	-	27,529	-	-
9	Differences due to consideration of CRM	(259,828)	-	(254,799)	(5,029)	-
10	Contractual service margins (CSMs) of insurance subsidiaries	782	782	-	-	-
11	Exposure amounts considered for regulatory purposes (2)	1,292,337	1,076,967	66,646	89,420	52,397

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

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

Explanations of differences between accounting and regulatory exposure amounts

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

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

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

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

LINE #	(\$ millions)	Q1 2024							
		Gross carrying values of			Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allocated in regulatory category of Specific		Allocated in regulatory category of General			
		a	b	c	d	e	f	g	
Loans	1	4,333	585,189	3,248	16	712	2,520	586,274	
Debt securities	2	-	179,407	6	-	-	6	179,401	
Off-balance sheet exposures	3	476	205,806	446	-	107	339	205,836	
Total	4	4,809	970,402	3,700	16	819	2,865	971,511	

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

LINE #	(\$ millions)	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			
		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	
Total	4	4,672	990,399	3,741	25	869	2,847	991,330	

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

LINE #	(\$ millions)	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			
		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	
Total	4	3,207	960,302	3,560	23	822	2,715	959,949	

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

LINE #	(\$ millions)	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			
		a	b	c	d	e	f	g	
Loans	1	2,689	590,762	2,993	21	639	2,333	590,458	
Debt securities	2	-	176,838	4	-	-	4	176,834	
Off-balance sheet exposures	3	345	207,065	428	-	113	315	206,982	
Total	4	3,034	974,665	3,425	21	752	2,652	974,274	

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

LINE #	(\$ millions)	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			
		a	b	c	d	e	f	g	
Loans	1	2,067	507,485	2,234	20	30	2,184	507,318	
Debt securities	2	-	152,239	3	-	-	3	152,236	
Off-balance sheet exposures	3	334	190,793	358	5	10	343	190,769	
Total	4	2,401	850,517	2,595	25	40	2,530	850,323	

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

(2) The carrying value of our renegotiated loans was \$1,728 million as at January 31, 2024 (\$1,797 million as at October 31, 2023, \$996 million as at July 31, 2023, \$671 million as at April 30, 2023, and \$536 million as at January 31, 2023). Renegotiated loans of \$1,013 million were classified as performing as at January 31, 2024 (\$1,086 million as at October 31, 2023, \$715 million as at July 31, 2023, \$427 million as at April 30, 2023, and \$297 million as at January 31, 2023).

(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)

Q1 2024
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	3,985
2	Loans and debt securities that have defaulted since the last reporting period	1,303
3	Returned to non-defaulted status	(252)
4	Amounts written off	(381)
5	Other charges	(322)
6	Defaulted loans and debt securities at end of the reporting period	4,333

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

(\$ millions)

Q4 2023
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	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	Defaulted loans and debt securities at end of the reporting period	3,985

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

(\$ millions)

Q3 2023
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	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	Defaulted loans and debt securities at end of the reporting period	2,897

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

(\$ millions)

Q2 2023
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	2,067
2	Loans and debt securities that have defaulted since the last reporting period	912
3	Returned to non-defaulted status	(101)
4	Amounts written off	(151)
5	Other charges	(38)
6	Defaulted loans and debt securities at end of the reporting period	2,689

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

(\$ millions)

Q1 2023
a

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

(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)		Q1 2024				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	549,243	37,031	-	36,994	37
2	Debt securities	179,401	-	-	-	-
3	Total	728,644	37,031	-	36,994	37
4	Of which: defaulted	3,490	282	-	282	-

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	Total	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	Total	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	Total	735,953	31,339	-	31,279	59
4	Of which: defaulted	2,021	172	-	172	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ 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	Total	622,598	36,956	-	36,909	46
4	Of which: defaulted	1,203	372	-	372	-

(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		Q1 2024					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	4	8	-	-
2	Public sector entities (PSEs)	255	1,036	1,722	632	189	8.04%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	42	741	43	1,050	416	38.03%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	2	1	30.00%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	16,218	19,897	16,192	6,905	22,022	95.35%
6a	Of which: securities firms and other financial institutions treated as corporates	1,104	1,251	1,104	557	1,562	94.03%
6b	Of which: specialised lending	1	-	1	-	1	144.67%
7	Subordinated debt, equity and other capital	4,579	1,122	4,579	449	4,026	80.09%
8	Retail	17,130	8,599	16,611	1,817	13,300	72.17%
9	Real Estate	36,486	9,097	35,592	1,650	21,368	57.38%
9a	Of which: general RRE	16,753	6,695	16,753	698	5,117	29.32%
9b	Of which: IPRRE	92	-	92	-	34	36.92%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,332	766	7,485	303	5,425	69.66%
9e	Of which: IPCRE	9,508	649	9,480	258	7,597	78.02%
9f	Of which: land acquisition, development and construction	1,801	987	1,782	391	3,195	147.00%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	874	119	841	40	1,193	135.40%
13	Other assets	15,458	-	15,458	-	11,497	74.37%
14	Total	91,042	40,611	91,042	12,551	74,011	71.44%

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	Total	105,579	43,477	105,579	13,582	85,363	71.64%

(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		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	Total	106,197	43,158	106,197	13,484	90,798	75.87%

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	Total	108,657	45,271	108,657	14,185	94,610	77.02%

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

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

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

**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	Total	21,980	5,008	21,980	856	22,241	97.39%

(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)

Asset classes		Q1 2024												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	12		-						-				
2	Public sector entities (PSEs)	1,483		821						50				
3	Multilateral development banks	-		-						-				
4	Banks			243		391		178		156				
4a	Of which Securities firms and other financial institutions treated as Banks			-		2		-		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			172						11				
6a	Of which Securities firms and other financial institutions treated as Corporate			-		-		-		-				
6b	Of which specialised lending			-		-		-		-				
7	Subordinated debt, equity and other capital	1,213		602										
8	Retail		927											
9	Real Estate			6,002	2,364	3,187	4,036	449	23	69	-	5,137	-	7,252
9a	Of which General RRE			6,001	2,364	3,153	4,009	449		61				575
9b	Of which IPRRE					34	27		23	8				
9c	Of which Other RRE					-	-		-	-				
9d	Of which General CRE			1		-	-		-	-		5,137		
9e	Of which IPCRE													6,677
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-	-		-		
11	Mortgage Backed Securities					-	-		-	-		-		
12	Defaulted exposure													
13	Other assets	2,212		2,187										
14	Total	4,920	927	10,027	2,364	3,578	4,036	627	23	286	-	5,137	-	7,252

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

(\$ millions)

Asset classes		Q1 2024													Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight													
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
		n	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Sovereigns and their central banks					-									12
2	Public sector entities (PSEs)					-									2,354
3	Multilateral development banks					-									-
4	Banks	97				28									1,093
4a	Of which Securities firms and other financial institutions treated as Banks	-				-									2
5	Covered Bonds					-									-
6	Corporates	798		5,236		16,775				105					23,097
6a	Of which Securities firms and other financial institutions treated as Corporate	306		151		1,204									1,661
6b	Of which specialised lending			-		-				1					1
7	Subordinated debt, equity and other capital					2,725				39	449				5,028
8	Retail	17,361				140									18,428
9	Real Estate	163		2,043	2,216	733		845		2,043					37,242
9a	Of which General RRE	159				-								680	17,451
9b	Of which IPRRE														92
9c	Of which Other RRE														-
9d	Of which General CRE	4		2,043		603									7,788
9e	Of which IPCRE				2,216			845							9,738
9f	Of which Land acquisition, development and construction					130				2,043					2,173
10	Reverse Mortgages														-
11	Mortgage Backed Securities														-
12	Defaulted exposure									624					881
13	Other assets					257									15,458
14	Total	18,419	-	7,279	2,216	31,717	-	845	-	2,811	449	-	-	680	103,593

(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)

		Q1 2024			
Risk Weight		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	23,707	11,953	22.56%	26,404
2	40-70%	12,799	1,984	32.95%	13,453
3	75-80%	16,611	7,628	23.72%	18,419
4	85%	6,211	3,445	31.00%	7,279
5	90-100%	28,079	14,404	40.64%	33,933
6	105-130%	805	102	39.04%	845
7	150%	2,381	1,095	39.26%	2,811
8	250%	449	-	40.00%	449
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	91,042	40,611	30.90%	103,593

(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)

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)

Asset classes		Q4 2023													Total credit exposures amount (post-CCF and post-CRM) aa
		Risk Weight													
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
		n	o	p	q	r	s	t	u	v	w	x	y	z	
1	Sovereigns and their central banks														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&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)

		Q4 2023			
Risk Weight		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	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)

(\$ millions)

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	aa
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	-	1,009	-	-	-	-	-	-	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) 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)

		Q3 2023			
Risk Weight		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	21,029	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)

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)

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

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

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

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

(4) 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)

		Q2 2023			
Risk Weight		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	20,496	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)

Asset classes	Q1 2023									Total credit exposures amount (post-CCF and post-CRM)	
	Risk Weight										
	0%	10%	20%	35%	50%	75%	100%	150%	Others		
	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

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

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

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

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

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

(\$ millions except as noted)

						Q1 2024											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	22,921	-	-	41,792	0.01%	113,216	31.48%		753	1.80%	2	
Very low to Low		0.15 to <0.25			2	6,931	-	-	705	0.22%	25,477	92.70%		283	40.18%	1	
Low		0.25 to <0.50			3	-	-	-	-	0.46%	-	100.00%		-	73.07%	-	
Low		0.50 to <0.75			4	8,181	-	-	343	0.69%	29,959	55.53%		132	38.45%	1	
Medium		0.75 to <2.50			5	2,493	-	-	47	0.83%	10,537	93.73%		49	103.69%	-	
Medium to High		2.50 to <10.00			6	1,868	-	-	-	3.17%	6,859	10.00%		-	25.40%	-	
High		10.00 to <100.00			7	391	-	-	-	-	1,648	-		-	-	-	
Default		100.00 (Default)			8	103	-	-	1	100.00%	507	37.89%		-	-	-	
Sub-total					9	42,888	-	-	42,888	0.02%	188,203	32.67%		1,217	2.84%	4	14
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	85,901	40,641	33.27%	99,423	0.08%	376,437	14.37%		2,904	2.92%	11	
Very low to Low		0.15 to <0.25			11	18,464	4,164	43.40%	20,272	0.23%	57,232	19.83%		1,924	9.49%	9	
Low		0.25 to <0.50			12	3,265	320	38.33%	3,388	0.46%	9,617	20.20%		542	16.01%	3	
Low		0.50 to <0.75			13	34,320	-	0.00%	34,320	0.69%	78,162	16.09%		5,899	17.19%	38	
Medium		0.75 to <2.50			14	875	62	107.96%	943	0.92%	3,986	35.29%		445	47.22%	3	
Medium to High		2.50 to <10.00			15	8,372	193	48.13%	8,464	4.12%	21,294	18.08%		4,896	57.84%	62	
High		10.00 to <100.00			16	1,115	10	45.83%	1,119	30.84%	2,898	15.68%		994	88.84%	56	
Default		100.00 (Default)			17	287	3	89.00%	289	100.00%	934	18.34%		620	214.29%	7	
Sub-total					18	152,599	45,393	34.41%	168,218	0.84%	550,560	15.84%		18,224	10.83%	189	176
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,492	6,505	59.07%	5,334	0.05%	44,301	43.36%		321	6.02%	1	
Very low to Low		0.15 to <0.25			20	9,477	254	100.00%	9,732	0.21%	14,366	21.77%		881	9.05%	4	
Low		0.25 to <0.50			21	961	422	48.78%	1,166	0.40%	11,571	43.66%		339	29.02%	2	
Low		0.50 to <0.75			22	19	-	-	19	-	-	-		3	15.79%	-	
Medium		0.75 to <2.50			23	2,261	56	100.35%	2,317	0.97%	4,502	33.45%		957	41.31%	8	
Medium to High		2.50 to <10.00			24	786	33	73.48%	811	3.60%	4,102	37.04%		830	102.43%	11	
High		10.00 to <100.00			25	112	4	96.44%	117	31.47%	516	23.28%		134	114.48%	10	
Default		100.00 (Default)			26	187	2	87.20%	188	100.00%	2,013	36.08%		442	235.07%	49	
Sub-total					27	15,295	7,276	60.31%	19,684	1.55%	81,371	31.08%		3,907	19.85%	85	121
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	742	42,529	56.98%	24,975	0.06%	3,161,793	78.60%		816	3.27%	13	
Very low to Low		0.15 to <0.25			29	186	2,691	77.50%	2,272	0.17%	304,865	90.34%		192	8.43%	4	
Low		0.25 to <0.50			30	3,055	15,885	42.95%	9,877	0.28%	1,028,819	71.86%		1,010	10.23%	20	
Low		0.50 to <0.75			31	14	157	88.29%	152	0.56%	36,839	91.61%		34	22.40%	1	
Medium		0.75 to <2.50			32	4,847	5,036	57.11%	7,723	1.25%	699,787	76.41%		2,642	34.21%	74	
Medium to High		2.50 to <10.00			33	2,266	1,411	90.15%	3,537	4.70%	527,242	83.71%		3,333	94.22%	137	
High		10.00 to <100.00			34	1,352	358	67.00%	1,593	22.93%	196,211	74.84%		2,743	172.23%	277	
Default		100.00 (Default)			35	141	35	40.62%	155	100.00%	11,431	61.36%		594	382.81%	65	
Sub-total					36	12,603	68,102	55.33%	50,284	1.66%	5,966,987	77.70%		11,364	22.60%	591	590
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	314	2,442	60.80%	2,026	0.07%	64,282	56.53%		214	10.55%	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,392	2,609	53.32%	2,741	0.39%	61,278	46.77%		734	26.80%	4	
Low		0.50 to <0.75			40	1,876	922	53.61%	2,339	0.65%	47,297	46.62%		889	38.00%	7	
Medium		0.75 to <2.50			41	3,062	556	51.48%	3,290	1.90%	24,171	44.46%		1,857	56.44%	27	
Medium to High		2.50 to <10.00			42	2,779	152	66.35%	2,855	4.45%	24,220	53.39%		2,225	77.93%	69	
High		10.00 to <100.00			43	1,074	98	58.12%	1,101	28.67%	10,065	52.10%		1,207	109.59%	164	
Default		100.00 (Default)			44	411	26	72.70%	389	100.00%	3,072	56.23%		1,685	432.81%	129	
Sub-total					45	10,908	6,805	56.33%	14,741	6.25%	234,385	49.50%		8,811	59.77%	401	329
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	2,540	1,790	44.74%	4,433	0.10%	275,266	42.90%		547	12.34%	2	
Very low to Low		0.15 to <0.25			47	2,529	2,420	66.46%	3,071	0.20%	192,720	80.50%		1,202	39.13%	5	
Low		0.25 to <0.50			48	3,854	2,525	31.84%	4,653	0.28%	781,037	42.51%		1,032	22.18%	6	
Low		0.50 to <0.75			49	2,358	51	46.21%	2,377	0.66%	102,079	51.35%		1,021	42.95%	8	
Medium		0.75 to <2.50			50	2,635	440	38.91%	2,801	1.29%	230,767	53.18%		1,695	60.50%	19	
Medium to High		2.50 to <10.00			51	1,777	157	40.86%	1,833	4.28%	343,089	53.44%		1,438	78.43%	42	
High		10.00 to <100.00			52	589	141	32.26%	633	28.45%	289,727	54.63%		740	116.95%	98	
Default		100.00 (Default)			53	169	3	53.41%	169	100.00%	50,428	56.84%		651	385.11%	62	
Sub-total					54	16,451	7,527	46.75%	19,970	2.34%	2,265,113	52.51%		8,326	41.69%	242	245
Total (all retail portfolios)					55	250,744	135,103	48.14%	315,785	1.25%	9,286,619	32.81%		51,849	16.42%	1,512	1,475

(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, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which are at the property level.

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

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

(\$ millions except as noted)

						Q1 2024											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	16,086	12,534	46.58%	26,168	0.09%	4,555	36.19%	1.74	3,479	13.30%	7	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	24,218	13,812	41.91%	29,745	0.19%	5,093	35.15%	1.66	8,090	27.20%	21	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	30,116	17,751	41.96%	36,252	0.32%	9,011	35.50%	1.64	13,191	36.39%	44	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,069	16,416	45.04%	42,345	0.55%	7,592	35.48%	1.66	18,028	42.57%	77	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	29,005	13,928	48.77%	34,764	1.16%	8,649	37.21%	1.98	23,722	68.24%	147	
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	8,043	4,078	49.69%	9,680	4.24%	4,220	36.37%	1.77	9,280	95.86%	147	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	3,283	969	46.22%	3,641	15.01%	963	38.44%	1.86	6,049	166.14%	209	
Default	Default	100.00 (Default)	C	C to D	63	1,933	320	47.02%	2,044	100.00%	470	42.50%	2.77	6,119	299.35%	609	
Sub-total					64	148,753	79,808	44.97%	184,639	2.16%	40,553	36.06%		87,958	47.64%	1,261	1,400
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	246,974	11,792	56.26%	253,615	0.01%	1,795	5.41%	2.90	3,181	1.25%	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,173	507	51.66%	2,435	0.19%	118	26.46%	1.52	150	6.15%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	317	167	35.20%	376	0.32%	81	26.29%	1.64	104	27.72%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	123	93	35.17%	155	0.55%	49	27.05%	1.34	57	36.61%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	36	15	34.80%	35	1.38%	46	27.58%	1.69	20	57.24%	-	
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	105	40.58%	162	3.56%	192	27.03%	1.04	112	68.89%	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	1	10.34%	3	100.00%	1	44.53%	1.00	16	556.60%	-	
Sub-total					73	249,746	12,680	55.48%	256,781	0.02%	2,282	5.53%		3,640	1.42%	6	14
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	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	398,499	92,488	46.41%	441,420	0.88%	42,835	18.37%		91,598	20.75%	1,267	1,414

(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)

						Q1 2024											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	84	42,854	89,183	36.00%	81,516	0.08%	1,797	33.94%	1.98	14,745	18.09%	23	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	85	26,337	35,671	30.35%	35,636	0.19%	1,180	33.73%	1.91	10,792	30.28%	23	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	86	17,883	20,122	39.98%	24,387	0.32%	1,075	33.12%	2.02	10,137	41.57%	27	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	87	12,452	16,513	40.22%	18,076	0.54%	843	30.15%	2.40	9,147	50.60%	30	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	88	15,579	14,564	42.52%	19,946	1.21%	1,053	26.01%	2.14	11,138	55.84%	61	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	89	3,967	4,119	41.70%	5,188	4.12%	689	27.31%	2.40	4,411	85.02%	57	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	90	2,436	1,017	46.63%	2,765	14.89%	105	31.93%	2.68	4,388	158.70%	131	
Default	Default	100.00 (Default)	C	C to D	91	382	133	80.62%	489	100.00%	22	38.37%	3.36	1,902	388.99%	188	
Sub-total					92	121,890	181,322	36.46%	188,003	0.89%	6,764	32.39%		66,660	35.46%	540	393
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	8,707	7,892	34.93%	12,278	0.06%	214	35.22%	0.92	1,427	11.63%	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	1,076	5,301	19.84%	2,048	0.19%	106	29.74%	1.11	439	21.43%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	574	1,826	16.72%	754	0.32%	72	37.53%	0.67	477	63.21%	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	938	175	18.80%	920	0.54%	38	42.76%	0.58	538	58.48%	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	1,778	17	31.12%	1,225	1.39%	38	42.54%	0.52	1,018	83.13%	7	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	381	2	20.28%	381	4.88%	16	16.49%	0.81	101	26.50%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	1	-	10.00%	1	15.10%	1	45.00%	1.00	2	205.56%	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					110	13,455	15,213	27.29%	17,607	0.22%	485	35.50%		4,002	22.73%	16	8
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	135,345	196,535	35.75%	205,610	0.83%	7,249	32.64%		70,662	34.37%	556	401

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 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
						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)

						Q4 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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)

						Q4 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	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	490
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	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	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)

						Q3 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	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)

						Q3 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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)

						Q3 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	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", "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)

						Q2 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	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", "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)

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

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						Q1 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	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)

						Q1 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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.

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

(\$ millions)

	Q1 2024			Q4 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 RWA as at beginning of reporting period	214,628	85,363	15,035	200,512	90,798	15,032
2 Asset size (3)	1,208	(8,955)	(996)	4,340	(8,480)	(696)
3 Asset quality (4)	2,035	12	(34)	1,256	8	(22)
4 Model updates (5)	(395)	-	-	4,671	-	-
5 Methodology and policy (6)	533	(200)	(497)	(1,729)	(739)	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(3,901)	(2,209)	(288)	5,578	3,776	721
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	214,108	74,011	13,220	214,628	85,363	15,035

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

(\$ millions)

	Q3 2023			Q2 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 RWA as at beginning of reporting period	206,580	94,610	14,150	213,115	22,241	14,822
2 Asset size (3)	(1,630)	(1,462)	1,105	(736)	1,484	(897)
3 Asset quality (4)	199	(326)	23	730	40	(290)
4 Model updates (5)	-	-	-	(194)	-	-
5 Methodology and policy (6)	(1,638)	-	-	(9,029)	(5,107)	(343)
6 Acquisitions and disposals	-	-	-	793	75,887	738
7 Foreign exchange movements	(2,999)	(2,024)	(246)	1,901	65	120
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	200,512	90,798	15,032	206,580	94,610	14,150

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

(\$ millions)

	Q1 2023		
	Credit risk, of which		Counterparty credit risk (2)
	IRB	Standardized	
a	b	c	
1 RWA as at beginning of reporting period	233,737	21,667	15,034
2 Asset size (3)	(8,998)	688	(164)
3 Asset quality (4)	(3,271)	5	13
4 Model updates (5)	(4,667)	-	-
5 Methodology and policy (6)	(782)	-	-
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	(2,904)	(119)	(61)
8 Other	-	-	-
9 RWA as at end of reporting period	213,115	22,241	14,822

(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)		Q1 2024										
		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
(\$ millions)	LINE #											
Corporate (incl specialized lending and SMEs treated as corporate)	1	45,201	2,050	188,003	7,735	184,639	4,917	417,843	14,702	10.82%	44.99%	44.19%
Sovereign	2	870	-	-	-	256,781	45	257,651	45	0.34%	-	99.66%
Bank	3	211	-	17,607	1,179	-	-	17,818	1,179	1.19%	98.81%	-
Total Wholesale	4	46,282	2,050	205,610	8,914	441,420	4,962	693,312	15,926	6.68%	29.66%	63.67%
Residential mortgages excluding home equity line of credits (HELOCs)	5	13,923	-	-	-	161,909	37,779	175,832	37,779	7.92%	-	92.08%
HELOCs	6	3,796	-	-	-	68,881	381	72,677	381	5.22%	-	94.78%
Other retail	7	12,962	455	-	-	19,970	1,092	32,932	1,547	39.36%	-	60.64%
Qualifying revolving retail	8	1,565	-	-	-	50,284	-	51,849	-	3.02%	-	96.98%
Retail SMEs	9	4,579	70	-	-	14,741	228	19,320	298	23.70%	-	76.30%
Total Retail	10	36,825	525	-	-	315,785	39,480	352,610	40,005	10.44%	-	89.56%
Other assets	11	15,458	-	-	-	-	-	15,458	-	100.00%	-	-
Equity	12	5,028	-	-	-	-	-	5,028	-	100.00%	-	-
Total Bank	13	103,593	2,575	205,610	8,914	757,205	44,442	1,066,408	55,931	9.71%	19.28%	71.01%

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)		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
(\$ millions)	LINE #											
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%

(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 January 31, 2024 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$26 million (October 31, 2023 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).

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)		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
(\$ millions)	LINE #											
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%

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)		Q2 2023										
		Standardized		FIRB		AIRB		Total		In percentage of Total EAD		
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	Standardized	FIRB	AIRB
(\$ millions)	LINE #											
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 January 31, 2024 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$26 million (October 31, 2023 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).

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

(\$ millions)	LINE #	Q1 2023			
		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
Corporate (incl specialized lending and SMEs treated as corporate)	1	1,556	3	395,391	15,464
Sovereign	2	2	-	258,070	119
Bank	3	41	-	21,773	766
Total Wholesale	4	1,599	3	675,234	16,349
Residential mortgages excluding home equity line of credits (HELOCs)	5	460	-	129,237	39,097
HELOCs	6	43	-	62,533	-
Other retail	7	3,829	454	50,650	1,120
Qualifying revolving retail	8	-	-	45,094	-
Retail SMEs	9	2,062	-	16,512	336
Total Retail	10	6,394	454	304,026	40,553
Other assets	11	11,998	-	-	-
Equity	12	2,845	-	-	-
Total Bank	13	22,836	457	979,260	56,902

(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 January 31, 2024 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$26 million (October 31, 2023 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).

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q1 2024				Q4 2023			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	151,881	254,556	11,406	417,843	150,562	267,561	12,471	430,594
Sovereign	2	79,106	169,706	8,839	257,651	75,474	168,436	11,130	255,040
Bank	3	2,227	3,318	12,273	17,818	1,810	3,910	10,807	16,527
Total Wholesale	4	233,214	427,580	32,518	693,312	227,846	439,907	34,408	702,161
Residential mortgages excluding home equity line of credits (HELOCs)	5	148,989	26,843	-	175,832	148,970	26,503	-	175,473
HELOCs	6	62,115	10,562	-	72,677	63,708	10,779	-	74,487
Other retail	7	14,515	18,408	9	32,932	15,826	30,445	5	46,276
Qualifying revolving retail	8	48,306	3,543	-	51,849	45,323	3,683	-	49,006
Retail SMEs	9	10,716	8,604	-	19,320	10,488	8,971	-	19,459
Total Retail	10	284,641	67,960	9	352,610	284,315	80,381	5	364,701
Other assets	11	8,377	6,718	363	15,458	9,019	7,163	302	16,484
Equity	12	360	2,441	2,227	5,028	342	2,366	2,449	5,157
Total Bank	13	526,592	504,699	35,117	1,066,408	521,522	529,817	37,164	1,088,503

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q3 2023				Q2 2023			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	153,661	242,632	12,049	408,342	156,370	255,867	11,904	424,141
Sovereign	2	77,041	171,966	9,308	258,315	75,633	164,234	8,378	248,245
Bank	3	2,248	4,054	11,006	17,308	2,080	4,692	13,597	20,369
Total Wholesale	4	232,950	418,652	32,363	683,965	234,083	424,793	33,879	692,755
Residential mortgages excluding home equity line of credits (HELOCs)	5	146,449	24,631	-	171,080	142,763	23,457	-	166,220
HELOCs	6	63,257	10,375	-	73,632	62,460	10,683	-	73,143
Other retail	7	16,373	28,193	5	44,571	16,423	28,043	-	44,466
Qualifying revolving retail	8	45,381	3,587	-	48,968	44,653	3,584	-	48,237
Retail SMEs	9	10,399	5,665	-	16,064	10,458	6,763	5	17,226
Total Retail	10	281,859	72,451	5	354,315	276,757	72,530	5	349,292
Other assets	11	8,715	7,072	300	16,087	7,347	7,467	379	15,193
Equity	12	294	4,187	391	4,872	288	4,560	60	4,908
Total Bank	13	523,818	502,362	33,059	1,059,239	518,475	509,350	34,323	1,062,148

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q1 2023			
		Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	165,555	217,790	13,602	396,947
Sovereign	2	78,215	168,350	11,507	258,072
Bank	3	1,023	10,888	9,903	21,814
Total Wholesale	4	244,793	397,028	35,012	676,833
Residential mortgages excluding home equity line of credits (HELOCs)	5	120,120	9,577	-	129,697
HELOCs	6	55,918	6,658	-	62,576
Other retail	7	42,808	11,671	-	54,479
Qualifying revolving retail	8	43,357	1,737	-	45,094
Retail SMEs	9	11,742	6,696	136	18,574
Total Retail	10	273,945	36,339	136	310,420
Other assets	11	8,051	3,599	348	11,998
Equity	12	287	2,339	219	2,845
Total Bank	13	527,076	439,305	35,715	1,002,096

(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.

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)

(\$ millions)	LINE #	Q1 2024				Q4 2023				Q3 2023	Q2 2023	Q1 2023
		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	307,047	89,664	21,132	417,843	316,837	92,476	21,281	430,594	408,342	424,141	396,947
Sovereign	2	250,000	5,262	2,389	257,651	247,848	4,840	2,352	255,040	258,315	248,245	258,072
Bank	3	13,497	2,640	1,681	17,818	12,305	2,686	1,536	16,527	17,308	20,369	21,814
Total Wholesale	4	570,544	97,566	25,202	693,312	576,990	100,002	25,169	702,161	683,965	692,755	676,833
Residential mortgages excluding home equity line of credits (HELOCs)	5	175,468	333	31	175,832	175,091	349	33	175,473	171,080	166,220	129,697
HELOCs	6	52,334	20,343	-	72,677	52,064	22,423	-	74,487	73,632	73,143	62,576
Other retail	7	28,846	4,081	5	32,932	42,056	4,214	6	46,276	44,571	44,466	54,479
Qualifying revolving retail	8	13,282	38,567	-	51,849	11,623	37,383	-	49,006	48,968	48,237	45,094
Retail SMEs	9	15,119	4,169	32	19,320	15,261	4,163	35	19,459	16,064	17,226	18,574
Total Retail	10	285,049	67,493	68	352,610	296,095	68,532	74	364,701	354,315	349,292	310,420
Other assets	11	15,458	-	-	15,458	16,484	-	-	16,484	16,087	15,193	11,998
Equity	12	4,579	449	-	5,028	4,701	456	-	5,157	4,872	4,908	2,845
Total Bank	13	875,630	165,508	25,270	1,066,408	894,270	168,990	25,243	1,088,503	1,059,239	1,062,148	1,002,096

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN (1)

(\$ millions)	LINE #	Q1 2024				Q4 2023				Q3 2023	Q2 2023	Q1 2023
		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	321,947	95,724	19,171	436,842	310,616	95,854	18,566	425,036	424,792	411,273	434,466
1 to 5 years	2	417,016	61,811	6,056	484,883	426,255	65,455	6,629	498,339	516,682	524,581	457,805
Greater than 5 years	3	136,667	7,973	43	144,683	157,399	7,681	48	165,128	117,765	126,294	109,825
Total Bank	4	875,630	165,508	25,270	1,066,408	894,270	168,990	25,243	1,088,503	1,059,239	1,062,148	1,002,096

CREDIT RISK EXPOSURE BY INDUSTRY (1)

(\$ millions)	LINE #	Q1 2024				Q4 2023				Q3 2023	Q2 2023	Q1 2023
		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	17,468	2,580	70	20,118	17,617	2,642	78	20,337	19,974	20,472	14,789
Communications	2	1,531	856	309	2,696	1,610	876	316	2,802	2,723	2,670	2,691
Construction	3	5,867	3,211	746	9,824	6,143	2,886	686	9,715	10,015	9,523	7,154
Financial	4	92,029	18,156	7,596	117,781	95,473	18,690	7,201	121,364	150,620	159,882	153,728
Forest products	5	1,037	537	194	1,768	1,046	578	223	1,847	1,883	1,875	1,862
Government	6	221,407	2,557	1,573	225,537	219,809	2,551	1,575	223,935	189,403	174,902	205,713
Individual	7	270,961	62,757	-	333,718	281,829	63,812	13	345,654	338,654	333,557	310,322
Manufacturing	8	31,274	15,537	1,896	48,707	33,172	16,059	1,915	51,146	50,824	54,165	47,563
Mining	9	2,756	3,270	723	6,749	2,935	3,411	703	7,049	6,885	6,238	7,601
Oil and Gas	10	3,358	2,860	638	6,856	3,364	2,889	788	7,041	7,381	7,447	8,829
Other	11	33,341	5,742	304	39,387	35,861	5,516	652	42,029	30,528	34,847	26,258
Real estate	12	66,623	11,405	968	78,996	64,768	11,843	971	77,582	74,140	75,123	62,372
Retail trade	13	28,444	4,508	447	33,399	27,865	4,621	441	32,927	32,089	32,664	27,850
Service industries	14	54,409	13,243	3,236	70,888	56,650	13,552	3,172	73,374	75,292	78,933	64,153
Transportation	15	14,110	2,587	1,264	17,961	14,748	2,679	1,351	18,778	17,787	17,979	12,709
Utilities	16	10,842	8,317	4,724	23,883	11,236	8,767	4,547	24,550	23,698	23,469	25,470
Wholesale trade	17	20,173	7,385	582	28,140	20,144	7,618	611	28,373	27,343	28,402	23,032
Total Bank	18	875,630	165,508	25,270	1,066,408	894,270	168,990	25,243	1,088,503	1,059,239	1,062,148	1,002,096

(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) 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)		Q1 2024					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	5,825	16,515		1.4	31,149	5,964
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)					20,482	2,137
5	VaR for SFTs					-	-
6	Total						8,101

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

(\$ millions except as noted)		Q4 2023					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	8,336	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)		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
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)		Q2 2023					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	7,602	16,158		1.4	33,133	8,264
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					18,552	2,440
5	VaR for SFTs					-	-
6	Total						10,704

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

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

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

**CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)
CAPITAL CHARGE (1)**

(\$ millions)

		Q4 2023		Q3 2023	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		c	d	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	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 (1)**

(\$ millions)

		Q2 2023		Q1 2023	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		c	d	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	23,285	2,727	23,744	3,251
4	Total subject to the CVA capital charge	23,285	2,727	23,744	3,251

(1) Effective Q1 2024, CCR2 Credit valuation adjustment (CVA) capital charge disclosure has been discontinued in accordance with OSFI Pillar 3 guidance.

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

(\$ millions)

Regulatory portfolio	LINE #	Q1 2024													Total credit exposure n		
		Risk Weight															
		0% a	10% b	20% c	30% d	40% e	50% f	75% g	80% h	85% i	100% j	130% k	150% l	Others m			
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	2	-	93	9	3	-	-	-	-	-	-	-	-	107
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	8	77	-	1	-	-	-	86
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	225	-	-	93	-	2	-	-	-	320
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	3	-	93	9	228	-	8	170	-	3	-	-	-	514

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

(\$ millions)

Regulatory portfolio	LINE #	Q4 2023													Total credit exposure n		
		Risk Weight															
		0% a	10% b	20% c	30% d	40% e	50% f	75% g	80% h	85% i	100% j	130% k	150% l	Others m			
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	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

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

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

(\$ millions)

Regulatory portfolio	Q3 2023														Total credit exposure
	LINE	Risk Weight													
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	
#	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Sovereign	1	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
PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

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

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

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

(\$ millions)

		Q1 2023								
		Risk Weight								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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2024						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
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	608	0.10%	207	39.31%	0.96	120	19.75%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	33	0.19%	236	38.09%	0.93	8	23.05%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	131	0.32%	304	37.64%	0.95	40	30.34%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	248	0.54%	271	36.32%	1.00	106	43.03%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	511	1.30%	576	37.82%	1.00	339	66.33%
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	147	3.72%	114	39.23%	1.00	253	172.05%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	31	14.45%	19	39.66%	1.00	55	176.73%
Default	Default	100.00 (Default)	C	C to D	8	1	100.00%	2	28.84%	-	-	-
Sub-total					9	1,710	0.95%	1,729	38.31%		921	53.89%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	13,035	0.04%	155	12.93%	0.60	296	2.27%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	15	0.19%	8	37.11%	1.00	4	23.95%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	29	0.32%	6	36.83%	0.48	8	28.18%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	133	0.54%	8	16.97%	0.19	25	19.05%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	5	0.94%	3	24.87%	0.56	2	36.82%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	1	-	-	-	-
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	13,217	0.04%	181	13.05%		335	2.53%
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	14,927	0.16%	1,910	16.24%		1,256	8.42%

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2024						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
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	15,204	0.06%	2,798	41.82%	0.52	1,511	9.94%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,069	0.19%	190	40.82%	0.96	296	27.67%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,051	0.32%	166	38.08%	0.85	371	35.31%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,276	0.54%	267	41.58%	0.60	695	54.49%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	914	1.17%	205	34.18%	0.94	549	60.01%
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	231	3.65%	119	36.14%	0.84	210	90.88%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	10	14.16%	9	36.86%	1.00	17	164.69%
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	19,755	0.21%	3,754	41.13%		3,649	18.47%
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%	3	45.00%	1.00	-	11.22%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	0.32%	1	45.00%	1.00	-	40.38%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	0.28%	4	45.00%		-	36.51%
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	14,899	0.07%	277	45.00%	0.69	2,294	15.40%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	960	0.19%	122	44.96%	0.57	250	26.10%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	453	0.32%	65	45.00%	0.34	179	39.50%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	81	0.54%	16	45.00%	0.40	47	57.45%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	42	1.34%	12	45.00%	0.36	32	75.03%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	2.74%	2	45.00%	0.02	-	94.28%
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	16,435	0.09%	494	45.00%		2,802	17.05%
Total (all wholesale portfolios)					28	36,190	0.16%	4,252	42.88%		6,451	17.82%

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2023						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2023						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	17,423	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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2023						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2023						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)

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

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

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

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

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

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

		Q1 2024					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	1	-	1,042	-	2,062	37,628	42,631
Cash – other currencies	2	-	3,386	-	3,777	82,494	84,463
Domestic sovereign debt	3	1,476	4,809	125	3,129	46,036	44,444
Other sovereign debt	4	1,644	447	812	839	51,275	52,898
Government agency debt	5	222	68	-	6	10,854	29,280
Corporate bonds	6	1,316	129	494	-	24,039	7,205
Equity securities	7	870	267	6,649	2,118	42,079	41,440
Other collateral	8	-	-	-	-	-	-
Total	9	5,528	10,148	8,080	11,931	294,405	302,361

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	e	f
(\$ 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	e	f
(\$ 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	e	f
(\$ 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	e	f
(\$ 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

(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 Supnationals 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		Q1 2024		Q4 2023	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	569	234	675	240
Index credit default swaps	2	16,965	10,955	16,252	9,770
Total return swaps	3	6,213	23	6,052	19
Credit options	4	40	-	-	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	23,787	11,212	22,979	10,029
Fair values					
Positive fair value (asset)	7	101	8	182	12
Negative fair value (liability)	8	69	3	83	9

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q3 2023		Q2 2023	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	1,403	886	1,486	1,066
Index credit default swaps	2	19,284	13,191	24,128	18,456
Total return swaps	3	5,494	22	5,230	37
Credit options	4	-	-	-	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	26,181	14,099	30,844	19,559
Fair values					
Positive fair value (asset)	7	88	26	198	19
Negative fair value (liability)	8	80	7	23	91

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

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q1 2024		Q4 2023		Q3 2023		Q2 2023		Q1 2023			
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA		
	a	b	c	d	e	f	g	h	i	j		
1	Exposures to QCCPs (total)			717		745		745		719		771
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:		7,929	188	9,025	205	11,895	265	9,596	220	11,571	248
3	(i) OTC derivatives	2,563	80	3,596	97	4,925	126	2,417	77	3,961	96	
4	(ii) Exchange-traded derivatives	4,952	100	4,363	87	6,096	122	6,049	121	6,409	128	
5	(iii) Securities financing transactions	414	8	1,066	21	874	17	1,130	22	1,201	24	
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-	
7	Segregated initial margin	3,086		3,619								
8	Non-segregated initial margin	2,491		3,245		3,832		3,508		5,746		
9	Pre-funded default fund contributions (1)	1,509	529	1,658	540	1,498	480	1,505	499	1,202	523	
10	Exposures to non-QCCPs (total)		-	-	-	-	-	-	-	-	-	-
11	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:		-	-	-	-	-	-	-	-	-	-
12	(i) OTC derivatives	-	-	-	-	-	-	-	-	-	-	-
13	(ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-	-
14	(iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-	-
15	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-	
16	Segregated initial margin	-		-		-		-		-		
17	Non-segregated initial margin	-		-		-		-		-		

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

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q1 2024				Q4 2023			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
Interest Rate Contracts									
Over-the-counter									
Swaps (2)	1	10,190,893	1,782	6,105	736	9,611,030	1,265	5,133	1,006
Forward rate agreements	2	862,950	258	1,240	455	132,653	571	2,219	471
Purchased options	3	134,066	159	372	202	130,000	45	174	61
Written options	4	122,495	3	114	39	118,524	1	140	77
	5	11,310,404	2,202	7,831	1,432	9,992,207	1,882	7,666	1,615
Exchange traded									
Futures	6	1,178,844	46	112	2	1,370,785	171	296	6
Purchased options	7	43,736	-	1	-	37,264	3	4	-
Written options	8	30,382	-	1	-	38,256	-	-	-
	9	1,252,962	46	114	2	1,446,305	174	300	6
Total Interest Rate Contracts	10	12,563,366	2,248	7,945	1,434	11,438,512	2,056	7,966	1,621
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	799,358	1,537	5,613	575	780,954	1,921	6,517	1,313
Forward foreign exchange contracts	12	528,036	962	6,291	1,105	564,366	2,300	9,296	1,908
Purchased options	13	56,147	58	274	81	51,143	149	448	129
Written options	14	64,457	1	112	39	55,370	2	118	39
	15	1,447,998	2,558	12,290	1,800	1,451,833	4,372	16,379	3,389
Exchange traded									
Futures	16	8,322	-	-	-	4,035	-	-	-
Purchased options	17	1,985	-	-	-	1,851	3	8	-
Written options	18	1,395	-	-	-	2,282	-	-	-
	19	11,702	-	-	-	8,168	3	8	-
Total Foreign Exchange Contracts	20	1,459,700	2,558	12,290	1,800	1,460,001	4,375	16,387	3,389
Commodity Contracts									
Over-the-counter									
Swaps	21	19,972	567	3,063	794	18,574	468	1,957	683
Purchased options	22	4,739	128	410	116	5,319	4	280	110
Written options	23	3,592	51	280	86	4,218	47	331	106
	24	28,303	746	3,753	996	28,111	519	2,568	899
Exchange traded									
Futures	25	31,629	157	603	12	35,285	243	869	17
Purchased options	26	36,091	282	439	9	30,397	329	535	11
Written options	27	36,754	4	52	1	31,351	3	83	2
	28	104,474	443	1,094	22	97,033	575	1,487	30
Total Commodity Contracts	29	132,777	1,189	4,847	1,018	125,144	1,094	4,055	929
Equity Contracts									
Over-the-counter	30	101,593	463	8,555	1,737	116,140	684	8,274	2,123
Exchange traded	31	156,273	891	3,743	75	189,112	1,640	4,635	93
Total Equity Contracts	32	257,866	1,354	12,298	1,812	305,252	2,324	12,909	2,216
Credit Contracts	33	28,763	696	1,284	80	26,937	446	1,093	81
Sub-total	34	14,442,472	8,045	38,664	6,144	13,355,846	10,295	42,410	8,236
Total	35	14,442,472	8,045	38,664	6,144	13,355,846	10,295	42,410	8,236

(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)		Q3 2023				Q2 2023				Q1 2023			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (2)
LINE #													
Interest Rate Contracts													
Over-the-counter													
Swaps (3)	1	8,347,127	3,142	7,835	1,159	6,908,575	2,632	7,097	1,543	6,344,748	3,381	7,862	1,087
Forward rate agreements	2	10,655	450	1,194	519	15,152	168	587	225	16,070	339	955	282
Purchased options	3	128,983	136	298	152	119,033	11	140	65	113,987	76	213	82
Written options	4	109,783	2	127	70	99,336	4	103	52	91,843	28	182	122
	5	8,596,548	3,730	9,454	1,900	7,142,096	2,815	7,927	1,885	6,566,648	3,824	9,212	1,573
Exchange traded													
Futures	6	1,012,525	138	239	5	755,614	87	170	3	452,330	209	351	7
Purchased options	7	26,494	1	5	-	11,829	4	10	-	11,967	163	230	5
Written options	8	23,904	-	3	-	11,665	3	5	-	5,260	-	1	-
	9	1,062,923	139	247	5	779,108	94	185	3	469,557	372	582	12
Total Interest Rate Contracts	10	9,659,471	3,869	9,701	1,905	7,921,204	2,909	8,112	1,888	7,036,205	4,196	9,794	1,585
Foreign Exchange Contracts													
Over-the-counter													
Swaps	11	733,674	1,571	5,928	1,303	728,762	1,578	5,747	1,176	699,413	1,387	5,571	1,030
Forward foreign exchange contracts	12	464,664	1,483	7,521	1,723	536,883	1,678	8,096	1,910	470,854	1,509	7,456	1,352
Purchased options	13	45,375	77	275	86	51,754	116	346	99	62,975	303	648	198
Written options	14	49,979	8	103	34	57,464	1	87	32	65,172	11	134	50
	15	1,293,692	3,139	13,827	3,146	1,374,863	3,373	14,276	3,217	1,298,414	3,210	13,809	2,630
Exchange traded													
Futures	16	3,381	-	1	-	2,697	-	1	-	2,325	1	1	-
Purchased options	17	1,539	1	5	-	1,124	4	7	-	842	1	1	-
Written options	18	3,447	12	18	-	2,693	3	5	-	7,059	-	-	-
	19	8,367	13	24	-	6,514	7	13	-	10,226	2	2	-
Total Foreign Exchange Contracts	20	1,302,059	3,152	13,851	3,146	1,381,377	3,380	14,289	3,217	1,308,640	3,212	13,811	2,630
Commodity Contracts													
Over-the-counter													
Swaps	21	16,354	608	1,986	583	18,516	915	2,382	678	19,829	1,507	3,375	795
Purchased options	22	4,570	89	315	80	5,276	161	428	121	5,471	220	590	198
Written options	23	3,657	67	375	154	4,365	80	321	88	4,428	74	314	83
	24	24,581	764	2,676	817	28,157	1,156	3,131	887	29,728	1,801	4,279	1,076
Exchange traded													
Futures	25	31,236	185	694	14	31,036	311	847	17	32,680	367	957	19
Purchased options	26	29,391	364	584	12	30,302	758	1,123	22	29,680	949	1,370	27
Written options	27	29,736	1,350	1,922	38	30,013	508	774	15	29,754	14	63	1
	28	90,363	1,899	3,200	64	91,351	1,577	2,744	54	92,114	1,330	2,390	47
Total Commodity Contracts	29	114,944	2,663	5,876	881	119,508	2,733	5,875	941	121,842	3,131	6,669	1,123
Equity Contracts													
Over-the-counter													
Exchange traded													
	30	119,142	461	9,516	2,457	108,949	370	8,540	2,210	87,836	674	9,265	2,509
	31	180,156	1,212	3,928	78	160,530	869	3,194	64	163,890	1,372	3,848	77
Total Equity Contracts	32	299,298	1,673	13,444	2,535	269,479	1,239	11,734	2,274	251,726	2,046	13,113	2,586
Credit Contracts													
	33	34,764	808	1,574	169	45,136	751	1,589	142	32,637	409	908	98
Sub-total	34	11,410,536	12,165	44,446	8,636	9,736,704	11,012	41,599	8,462	8,751,050	12,994	44,295	8,022
Total	35	11,410,536	12,165	44,446	8,636	9,736,704	11,012	41,599	8,462	8,751,050	12,994	44,295	8,022

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

(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)		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	Total retail, of which:	2,275	-	2,275	15,315	-	15,315	199	-	199
2	Residential mortgage (3)	-	-	-	1,326	-	1,326	118	-	118
3	Credit card	1,890	-	1,890	1,145	-	1,145	-	-	-
4	Other retail exposures	385	-	385	12,844	-	12,844	81	-	81
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	962	55,917	56,879	7,382	-	7,382	515	-	515
7	Loans to corporates	840	55,917	56,757	759	-	759	454	-	454
8	Commercial mortgage	122	-	122	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,930	-	4,930	56	-	56
10	Other wholesale	-	-	-	1,693	-	1,693	5	-	5
11	Re-securitization	-	-	-	-	-	-	-	-	-

(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 January 31, 2024, \$nil (\$80 million at October 31, 2023, \$101 million at July 31, 2023, \$205 million at April 30, 2023, and \$324 million at January 31, 2023) securitizations were capitalized under the Credit Risk framework.

(2) The table excludes securitization-related assets of \$13,694 million at January 31, 2024 (\$11,629 million at October 31, 2023, \$10,487 million at July 31, 2023, and \$9,321 million at April 30, 2023, and \$10,190 million at January 31, 2023) 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)		Q1 2024											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
a	b	c	d	e	f	g	h	i	j	k	l		
1	Retail (total) of which:	-	-	-	-	-	-	-	-	383	-	-	383
2	Residential mortgage	-	-	-	-	-	-	-	-	275	-	-	275
3	Credit card	-	-	-	-	-	-	-	-	30	-	-	30
4	Auto loans/leases	-	-	-	-	-	-	-	-	65	-	-	65
5	Student loans	-	-	-	-	-	-	-	-	11	-	-	11
6	Other retail exposures	-	-	-	-	-	-	-	-	2	-	-	2
7	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	280	-	-	280
9	Loans to corporates	-	-	-	-	-	-	-	-	218	-	-	218
10	Commercial mortgage	-	-	-	-	-	-	-	-	59	-	-	59
11	Lease and receivables	-	-	-	-	-	-	-	-	3	-	-	3
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

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	Retail (total) of which:	-	-	-	-	-	-	-	-	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	Wholesale (total) of which:	-	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-

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

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	Retail (total) of which:	-	-	-	-	-	-	-	-	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	Wholesale (total) of which:	-	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-

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	Retail (total) of which:	-	-	-	-	-	-	-	-	250	-	-	250
2	Residential mortgage	-	-	-	-	-	-	-	-	130	-	-	130
3	Credit card	-	-	-	-	-	-	-	-	19	-	-	19
4	Auto loans/leases	-	-	-	-	-	-	-	-	75	-	-	75
5	Student loans	-	-	-	-	-	-	-	-	14	-	-	14
6	Other retail exposures	-	-	-	-	-	-	-	-	12	-	-	12
7	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	196	-	-	196
9	Loans to corporates	-	-	-	-	-	-	-	-	107	-	-	107
10	Commercial mortgage	-	-	-	-	-	-	-	-	79	-	-	79
11	Lease and receivables	-	-	-	-	-	-	-	-	10	-	-	10
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

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

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ 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	Total retail, of which:	-	-	-	-	-	-	176	-	176
2	Residential mortgage	-	-	-	-	-	-	86	-	86
3	Credit card	-	-	-	-	-	-	3	-	3
4	Auto loans/leases	-	-	-	-	-	-	72	-	72
5	Student loans	-	-	-	-	-	-	8	-	8
6	Other retail exposures	-	-	-	-	-	-	7	-	7
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	160	-	160
9	Loans to corporates	-	-	-	-	-	-	116	-	116
10	Commercial mortgage	-	-	-	-	-	-	40	-	40
11	Lease and receivables	-	-	-	-	-	-	1	-	1
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	3	-	3
15	Re-securitization	-	-	-	-	-	-	-	-	-

(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)		Q1 2024																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	79,266	392	185	91	3	71,017	724	8,196	-	10,614	183	1,558	-	824	13	96	-
2	Traditional securitization	23,768	313	185	91	3	15,440	724	8,196	-	2,225	183	1,558	-	164	13	96	-
3	Of which securitization	23,768	313	185	91	3	15,440	724	8,196	-	2,225	183	1,558	-	164	13	96	-
4	Of which retail underlying	12,391	29	-	26	3	5,797	509	6,143	-	648	102	1,003	-	50	8	64	-
5	Of which STC	8,341	-	-	-	-	5,323	-	3,018	-	532	-	511	-	40	-	24	-
6	Of which wholesale	11,377	284	185	65	-	9,643	215	2,053	-	1,577	81	555	-	114	5	32	-
7	Of which STC	5,949	-	9	13	-	4,872	208	891	-	487	41	89	-	38	3	7	-
8	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	55,498	79	-	-	-	55,577	-	-	-	8,389	-	-	-	660	-	-	-
10	Of which securitization	55,498	79	-	-	-	55,577	-	-	-	8,389	-	-	-	660	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	55,498	79	-	-	-	55,577	-	-	-	8,389	-	-	-	660	-	-	-
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)		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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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)		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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(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 2024																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	9,478	4	-	-	-	217	778	8,488	-	31	154	942	-	2	12	76	-
2	Traditional securitisation	9,478	4	-	-	-	217	778	8,488	-	31	154	942	-	2	12	76	-
3	Of which securitisation	9,478	4	-	-	-	217	778	8,488	-	31	154	942	-	2	12	76	-
4	Of which retail underlying	8,672	-	-	-	-	124	60	8,488	-	17	11	942	-	1	1	76	-
5	Of which STC	8,612	-	-	-	-	124	-	8,488	-	17	-	942	-	1	-	76	-
6	Of which wholesale	806	4	-	-	-	93	718	-	14	143	-	-	1	11	-	-	-
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)

(\$ 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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)		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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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)

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

(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 #	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Market Risk RWA, beginning of quarter	1	16,981	16,171	15,648	15,113	13,522
Movement in risk levels (1)	2	3,112	974	861	786	771
Model updates (2)	3	-	-	-	-	-
Methodology and policy (3)	4	(468)	(164)	(338)	(257)	106
Acquisition and disposals	5	-	-	-	6	714
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	19,625	16,981	16,171	15,648	15,113

(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.

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

Q1 2024				
RWA				
	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
(\$ millions)	a	b	c	d
1 Credit risk (excluding counterparty credit risk)	214,108	74,011	288,119	471,504
2 Counterparty credit risk	7,707	1,111	8,818	24,375
3 Credit valuation adjustment		4,402	4,402	4,402
4 Securitisation exposures in the banking book	10,331	2,454	12,785	22,285
5 Market risk	-	19,625	19,625	19,625
6 Operational risk		59,069	59,069	59,069
7 Residual RWA (2)		21,327	21,327	21,327
8 Total	232,146	181,999	414,145	622,587

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)
(\$ millions)	a	b	c	d
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.

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

(\$ millions)		Q1 2024			
		RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
		a	b	c	d
1	Sovereign	3,640	189	3,829	2,695
1a	Of which: categorised as MDB/PSE in SA	3,210	189	3,399	2,518
2	Banks and other financial institutions	4,002	113	4,115	6,693
3	Covered Bonds	-	-	-	-
4	Equity	-	4,026	4,026	4,026
5	Purchased receivables	-	-	-	-
6	Corporates	133,784	31,496	165,280	285,276
6a	Of which: F-IRB is applied	66,660	-	66,660	151,518
6b	Of which: A-IRB is applied	67,125	-	67,125	102,262
7	Retail	51,849	18,845	70,694	112,555
7a	Of which: qualifying revolving retail	11,363	617	11,980	14,421
7b	Of which: other retail	17,136	12,901	30,037	34,495
7c	Of which: retail residential mortgages	23,349	5,328	28,677	63,638
8	Specialised lending	20,833	7,845	28,678	48,762
8a	Of which: income-producing real estate and high volatility commercial real estate	19,287	7,845	27,132	45,295
9	Others	-	11,497	11,497	11,497
10	Total	214,108	74,011	288,119	471,504

CM2 – 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 #	Q1 2024						Q4 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
Wholesale													
Corporate	1	1.01%	0.48%	34.01%	19.04%	1,331	1,142	1.03%	0.39%	34.40%	18.35%	1,356	1,197
Sovereign	2	0.19%	-	16.29%	-	-	-	0.19%	-	15.66%	-	-	-
Bank	3	0.33%	-	18.08%	-	-	-	0.37%	-	15.21%	-	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.72%	0.40%	14.44%	1.50%	319	319	0.66%	0.37%	14.48%	1.44%	278	278
HELOCs (9)	5	0.32%	0.20%	27.43%	7.07%	126	129	0.32%	0.18%	24.19%	4.04%	101	93
Qualifying revolving retail (QRR)	6	1.24%	1.35%	85.40%	74.96%	771	759	1.17%	1.22%	85.41%	80.48%	674	659
Other retail (excl. SMEs)	7	4.31%	4.06%	81.48%	79.50%	370	370	4.23%	3.71%	81.43%	79.51%	323	324
Retail SMEs	8	1.87%	2.13%	69.31%	55.51%	289	274	1.78%	1.87%	66.36%	52.03%	289	275

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q3 2023						Q2 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
Wholesale													
Corporate	1	1.03%	0.32%	34.86%	17.99%	713	669	1.04%	0.20%	34.87%	16.31%	448	485
Sovereign	2	0.22%	-	16.70%	-	-	-	0.21%	-	16.90%	-	-	-
Bank	3	0.39%	-	17.98%	-	-	-	0.41%	-	17.56%	-	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.66%	0.36%	15.02%	2.42%	263	263	0.66%	0.35%	15.48%	2.89%	241	241
HELOCs (9)	5	0.29%	0.17%	24.73%	3.96%	92	87	0.27%	0.16%	25.91%	6.34%	79	73
Qualifying revolving retail (QRR)	6	1.07%	1.10%	85.59%	80.25%	586	566	1.04%	0.99%	85.67%	79.42%	502	484
Other retail (excl. SMEs)	7	3.85%	3.64%	81.55%	79.98%	303	304	3.83%	3.55%	81.76%	79.52%	270	269
Retail SMEs	8	1.66%	1.59%	66.96%	51.29%	240	224	1.52%	1.29%	78.89%	67.43%	55	52

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q1 2023					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale							
Corporate	1	1.08%	0.25%	35.04%	24.88%	459	451
Sovereign	2	0.16%	-	19.04%	-	-	-
Bank	3	0.37%	-	16.37%	-	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.68%	0.35%	15.41%	2.90%	225	225
HELOCs (9)	5	0.29%	0.16%	27.23%	6.60%	75	70
Qualifying revolving retail (QRR)	6	1.04%	0.89%	85.48%	77.31%	442	417
Other retail (excl. SMEs)	7	4.19%	3.63%	82.22%	79.97%	252	250
Retail SMEs	8	1.53%	1.08%	78.26%	65.74%	57	54

(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, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which are at the property level.

(4) Wholesale LGDs are expressed as an exposure weighted average. The LGD figures include back-dated resolved facilities.

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

(6) Wholesale EADs represent predicted vs. realized comparison for defaults in the previous 12 months and includes term products effective January 31, 2023. There have been no defaults in the Bank asset class within the past 12 months.

(7) Retail EADs represent predicted vs. realized comparison for defaults in the previous 12 months.

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

(9) Investor-owned mortgages are included in the Other Retail asset class.

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

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

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

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