

BMO Financial Group

# Supplementary Regulatory Capital Information

For the Quarter Ended - October 31, 2024

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

**Use of this Document**

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

Additional financial information is also available in the Q4 2024 Supplementary Financial Information, and the Q4 2024 Investor Presentation which can be accessed at our website at [www.bmo.com/investorrelations](http://www.bmo.com/investorrelations).

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

Items indicated n.a. were not applicable.

**Regulatory Framework**

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

**Changes**

The domestic implementation of the Basel III Reforms related to capital, leverage, liquidity and disclosure requirements began to take effect in Q2 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 & Standardised RWA were implemented prospectively in Q4 2023. Revisions related to the market risk and credit valuation adjustment risk frameworks took effect in Q1 2024 and the associated disclosures have been implemented in Q4 2024.

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

Tables and Templates		Frequency	Q4 2024 Supplementary Financial Information	Q4 2024 Supplementary Regulatory Capital Information	2024 Annual MD&A	2024 Annual Financial Statements
			Page Reference			
Overview of Risk Management, Key Prudential Metrics and RWA	KM1 - Key metrics (at consolidated group level)	Quarterly		4		
	KM2 - Key metrics - TLAC requirements	Quarterly		12		
	OVA - Bank risk management approach	Annual			59-66, 68-109	
	OV1 - Overview of RWA	Quarterly		16		
Comparison of Modelled & Standardised RWA	CMS1 - Comparison of modelled and standardised RWA at risk level	Quarterly		87-89		
	CMS2 - Comparison of modelled and standardised RWA for credit risk at asset class level	Quarterly		90-92		
Linkages between Financial Statements and Regulatory Exposures	L11 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly		17		
	L12 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		18		
	L1A - Explanations of differences between accounting and regulatory exposure amounts	Annual		7, 17-18	110-111	182-188
	PV1 - Prudent valuation adjustments	Annual		19		
Composition of Capital and TLAC	CCA - Main features of regulatory capital instruments and other TLAC - eligible instruments (1)	Quarterly				
	CC1 - Composition of regulatory capital	Quarterly		5-6		
	CC2 - Reconciliation of regulatory capital to balance sheet	Quarterly		7		
	TLAC1 - TLAC composition	Quarterly		13		
	TLAC2 - Material subgroup entity - creditor ranking at legal entity level	Not applicable to BMO				
Leverage Ratio	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		14		
	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		15		
Credit Risk	LR2 - Leverage ratio common disclosure	Quarterly		15		
	CRA - General qualitative information about credit risk	Annual			72-77	
	CR1 - Credit quality of assets	Quarterly		20		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		21		
	CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		20	110	139, 141-142, 148-155
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	28-41	20, 52-55		
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			77-79, 83	167, 183
	CR3 - Credit risk mitigation techniques - overview	Quarterly		22		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk	Annual		26-35	79 - 80	
	CR4 - Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		23-25		
	CR5 - Standardised approach - exposures by asset classes and risk weights	Quarterly		26-35		
	CRE - Qualitative disclosures related to IRB models	Annual		52-53	79-80, 103-104	
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		36-50		
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Quarterly	Impact is immaterial and has been disclosed in page 52, footnote 3.			
CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		51			
CR9 - IRB - Backtesting of probability of default (PD) per portfolio	Annual		94-95	79-80, 104		
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			77-78, 95	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		56		
	CCR3 - Standardised approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		57-58		
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		59-68		
	CCR5 - Composition of collateral for CCR exposure	Quarterly		69		
	CCR6 - Credit derivatives exposures	Quarterly		70		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)	Not applicable to BMO				
	CCR8 - Exposures to central counterparties	Quarterly		71		
Securitisation	SECA - Qualitative disclosure requirements related to securitisation exposures	Annual			66-67, 79	139, 143, 157-160
	SEC1 - Securitisation exposures in the banking book	Quarterly		75-76		
	SEC2 - Securitisation exposures in the trading book	Quarterly		77-78		
	SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		79-80		
	SEC4 - Securitisation exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		81-82		

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

Tables and Templates		Frequency	Q4 2024 Supplementary Financial Information	Q4 2024 Supplementary Regulatory Capital Information	2024 Annual MD&A	2024 Annual Financial Statements
			Page Reference			
Credit Valuation Adjustment Risk	CVAA - General qualitative disclosure requirements related to CVA	Annual			78	
	CVA1 - The reduced basic approach for CVA (BA-CVA)		Not applicable to BMO			
	CVA2 - The full basic approach for CVA (BA-CVA)	Quarterly		72		
	CVAB - Qualitative disclosures for banks using the SA-CVA	Annual			78	
	CVA3 - The standardised approach for CVA (SA-CVA)	Quarterly		72		
	CVA4 - RWA flow statements of CVA risk exposures under SA-CVA	Quarterly		72		
Market Risk	MRA - General qualitative disclosure requirements related to market risk	Annual			85-89	
	MR1 - Market risk under standardised approach	Quarterly		83		
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)		Not applicable to BMO			
	MR2 - Market risk for banks using the Internal Models Approach (IMA)		Not applicable to BMO			
Operational Risk	ORA - General qualitative information on a bank's operational risk framework	Annual			100-104	
	OR1 - Historical losses	Annual		85		
	OR2 - Business indicator and subcomponents	Annual		86		
	OR3 - Minimum required operational risk capital	Annual		86		
Interest Rate Risk in the Banking Book	Qualitative disclosures on IRRBB	Annual			87-88	
	Quantitative disclosures on IRRBB	Annual			88	
Countercyclical Buffer	CCyB1 - Geographical distribution of credit exposures used in the countercyclical buffer	Quarterly		9-11		
Macroprudential supervisory measures	GSIB1 - Disclosure of global systemically important bank (G-SIB) indicators	Annual	Disclosed in the Q1 2024 Report to Shareholders, pages 32-33.			
Liquidity	LIQA - Liquidity risk management	Annual			91- 95	
	LIQ1 - Liquidity Coverage Ratio (LCR)	Quarterly			96	
	LIQ2 - Net Stable Funding Ratio (NSFR)	Quarterly			97	
Remuneration (1)	REMA - Remuneration policy	Annual	Disclosed in the 2024 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 40, 47-66, 89-90.			
	REM1 - Remuneration awarded during the financial year	Annual	Disclosed in the 2024 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 89-90.			
	REM2 - Special payments	Annual	Disclosed in the 2024 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 89-90.			
	REM3 - Deferred remuneration	Annual	Disclosed in the 2024 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 89-90.			
Asset Encumbrance	ENC - Asset encumbrance	Quarterly	44		92-93	

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

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

(\$ millions except as noted)

		Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
		a	b	c	d	e
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	57,054	55,605	54,726	52,860	52,914
2	Tier 1	64,735	63,598	62,093	59,721	59,785
3	Total capital	73,911	73,530	70,929	68,566	68,718
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	420,838	428,860	417,994	414,145	424,197
4a	Total risk-weighted assets (pre-floor)	420,838	428,860	417,994	414,145	424,197
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	13.6%	13.0%	13.1%	12.8%	12.5%
5a	CET1 ratio (%) (pre-floor ratio)	13.6%	13.0%	13.1%	12.8%	12.5%
6	Tier 1 ratio (%)	15.4%	14.8%	14.9%	14.4%	14.1%
6a	Tier 1 ratio (%) (pre-floor ratio)	15.4%	14.8%	14.9%	14.4%	14.1%
7	Total capital ratio (%)	17.6%	17.1%	17.0%	16.6%	16.2%
7a	Total capital ratio (%) (pre-floor ratio)	17.6%	17.1%	17.0%	16.6%	16.2%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.0%	1.0%	1.0%	1.0%	1.0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.1%	8.5%	8.6%	8.3%	8.0%
<b>Basel III Leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,484,962	1,480,736	1,453,472	1,406,555	1,413,036
14	Basel III leverage ratio (row 2 / row 13)	4.4%	4.3%	4.3%	4.2%	4.2%

		Cross Reference (2)	Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
<b>Common Equity Tier 1 Capital: instruments and reserves</b>							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	24,275	24,257	24,246	23,763	23,269
2	Retained earnings	c	46,469	45,451	44,772	44,161	44,920
3	Accumulated other comprehensive income (and other reserves)	d	5,419	4,731	2,207	2,368	1,862
4	Directly issued capital subject to phase out from CET1		n.a.	n.a.	n.a.	n.a.	n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
6	<b>Common Equity Tier 1 Capital before regulatory adjustments</b>		76,163	74,439	71,225	70,292	70,051
<b>Common Equity Tier 1 Capital: regulatory adjustments</b>							
7	Prudential valuation adjustments		54	48	49	86	90
8	Goodwill (net of related tax liability)	e+f-g	16,551	16,383	16,347	15,954	16,496
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	3,798	4,270	4,336	4,211	4,403
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	53	15	15	12	11
11	Cash flow hedge reserve	l	(1,519)	(2,045)	(4,209)	(3,145)	(5,447)
12	Shortfall of provisions to expected losses	m	-	79	81	55	-
13	Securitisation gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		59	14	(81)	272	757
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	875	887	792	767	826
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	-	3	-	-
17	Reciprocal cross holdings in common equity		-	-	-	-	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
20	Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
22	Amount exceeding the 15% threshold		-	-	-	-	-
23	of which: significant investments in the common stock financials		-	-	-	-	-
24	of which: mortgage servicing rights		-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences		-	-	-	-	-
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI (3)		(762)	(817)	(834)	(780)	1
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
28	<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>		19,109	18,834	16,499	17,432	17,137
29	<b>Common Equity Tier 1 Capital (CET1)</b>		57,054	55,605	54,726	52,860	52,914
<b>Additional Tier 1 Capital: instruments</b>							
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	q	7,787	8,087	7,464	6,958	6,958
31	of which: classified as equity under applicable accounting standards		7,787	8,087	7,464	6,958	6,958
32	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1		n.a.	n.a.	n.a.	n.a.	n.a.
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		-	-	-	-	-
35	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
36	<b>Additional Tier 1 Capital before regulatory adjustments</b>		7,787	8,087	7,464	6,958	6,958
<b>Additional Tier 1 Capital: regulatory adjustments</b>							
37	Investments in own Additional Tier 1 instruments	r	28	16	19	19	9
38	Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	s	78	78	78	78	78
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
43	<b>Total regulatory adjustments applied to Additional Tier 1 Capital</b>		106	94	97	97	87
44	<b>Additional Tier 1 Capital (AT1)</b>		7,681	7,993	7,367	6,861	6,871
45	<b>Tier 1 Capital (T1 = CET1 + AT1)</b>		64,735	63,598	62,093	59,721	59,785
<b>Tier 2 Capital: instruments and provisions</b>							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	t	8,230	9,174	8,090	8,070	8,082
47	Directly issued capital instruments subject to phase out from Tier 2 Capital		n.a.	n.a.	n.a.	n.a.	n.a.
48	Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)		-	-	-	-	-
49	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
50	General allowances	u	954	820	820	828	902
51	<b>Tier 2 Capital before regulatory adjustments</b>		9,184	9,994	8,910	8,898	8,984

(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	Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
<b>Tier 2 Capital: regulatory adjustments</b>							
52	Investments in own Tier 2 instruments	v	8	12	24	3	1
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	w	-	50	50	50	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	<b>Total regulatory adjustments to Tier 2 Capital</b>		8	62	74	53	51
58	<b>Tier 2 Capital (T2)</b>		9,176	9,932	8,836	8,845	8,933
59	<b>Total Capital (TC = T1 + T2)</b>		73,911	73,530	70,929	68,566	68,718
60	<b>Total Risk-Weighted Assets (1)</b>		420,838	428,860	417,994	414,145	424,197
<b>Capital Ratios</b>							
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		13.6%	13.0%	13.1%	12.8%	12.5%
62	Tier 1 (as percentage of risk-weighted assets)		15.4%	14.8%	14.9%	14.4%	14.1%
63	Total Capital (as percentage of risk-weighted assets)		17.6%	17.1%	17.0%	16.6%	16.2%
64	Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB surcharge requirement, expressed as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	8.0%	8.0%
65	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
66	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
67a	of which: D-SIB surcharge		1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)		9.1%	8.5%	8.6%	8.3%	8.0%
<b>OSFI target (minimum + capital conservation buffer + D-SIB surcharge (if applicable))</b>							
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%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>							
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	886	822	967	937	878
73	Significant investments in the common stock of financials	c1	2,751	2,691	2,695	2,532	2,568
74	Mortgage servicing rights (net of related tax liability)	d1	170	172	176	177	94
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	4,466	4,344	4,586	4,140	4,513
<b>Applicable caps on the inclusion of provisions in Tier 2</b>							
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		891	819	820	828	875
77	Cap on inclusion of provisions in Tier 2 under standardised approach		891	819	820	828	875
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,835	2,495	2,421	2,309	2,241
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		63	-	-	-	27

(1) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. Total RWA is increased by a floor adjustment amount, which is calculated based on the Standardised methodology. Based on these requirements, there was no capital floor applicable for Q4 2023 through Q4 2024.



**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)
		Q4 2024	Q4 2024	(2)		Q4 2024	Q4 2024	(2)
<b>Assets</b>								
<b>Cash and Cash Equivalents</b>	1	65,098	64,727					
<b>Interest Bearing Deposits with Banks</b>	2	3,640	3,626					
<b>Securities</b>	3	396,880	385,221					
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	-	p				
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	28	28	r				
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	-	-	v				
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7	38,075	38,075	a1				
Significant investments in the common stock of financials exceeding regulatory thresholds (4)	8	-	-					
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)	9	2,751	2,751	c1				
Goodwill embedded in significant investments	10	56	56	e				
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	11	-	78	s				
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	12	-	-	w				
<b>Securities Borrowed or Purchased Under Resale Agreements</b>	13	110,907	110,907					
<b>Loans</b>								
Residential mortgages	14	191,080	191,080					
Consumer instalment and other personal	15	92,687	92,687					
Credit cards	16	13,612	13,612					
Business and government	17	384,993	384,371					
Allowance for credit losses	18	(4,356)	(4,356)					
Allowance reflected in Tier 2 regulatory capital	19	-	954	u				
Shortfall of provisions to expected loss	20	-	-	m				
<b>Total net loans</b>	21	678,016	677,395					
<b>Other Assets</b>								
Derivative instruments	22	47,253	47,252					
Customers' liability under acceptances	23	359	359					
Premises and equipment	24	6,249	6,195					
Goodwill	25	16,774	16,774	f				
Intangible assets	26	4,925	4,925	h				
Current tax assets	27	2,219	2,138					
Deferred tax assets	28	3,024	2,784					
Deferred tax assets excluding those arising from temporary differences	29	-	68	j				
Deferred tax assets arising from temporary differences	30	-	5,752					
of which: exceeding regulatory thresholds	31	-	-					
of which: not exceeding regulatory thresholds	32	-	5,752	e1				
Receivable from brokers, dealers and clients	33	31,916	31,916					
Other	34	42,387	36,452					
Defined-benefit pension fund net assets	35	-	1,205	n				
Mortgage servicing rights	36	-	170					
of which: exceeding regulatory thresholds	37	-	-					
of which: not exceeding regulatory thresholds	38	-	170	d1				
<b>Total Assets</b>	39	1,409,647	1,390,671					
<b>Liabilities and Equity</b>								
<b>Deposits</b>	40	982,440	982,440					
<b>Other Liabilities</b>								
Derivative instruments	41	58,303	58,178					
Acceptances	42	359	359					
Securities sold but not yet purchased	43	35,030	35,030					
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	44	-	37,189	b1				
Securities lent or sold under repurchase agreements	45	110,791	110,791					
Securitisation and structured entities' liabilities	46	40,164	40,164					
Insurance-related liabilities	47	18,770	-					
Payable to brokers, dealers and clients	48	34,407	34,407					
Other	49	36,720	36,639					
Deferred tax liabilities related to goodwill	50	-	279	g				
Deferred tax liabilities related to intangibles	51	-	1,127	i				
Deferred tax liabilities related to defined-benefit pension fund net assets	52	-	330	o				
Deferred tax liabilities related to deferred tax assets excluding those arising from temporary differences	53	-	15	k				
Deferred tax liabilities related to deferred tax assets arising from temporary differences	54	-	1,286	f1				
<b>Total other liabilities</b>	56	334,544	315,568					
<b>Subordinated Debt</b>								
Subordinated debt	57	8,377	8,377					
Directly issued qualifying subordinated debt	58	-	8,230	t				
Directly issued subordinated debt subject to phase out	58	-	-					
Preferred shares and other equity instruments	59	8,087	8,087					
Directly issued qualifying Additional Tier 1 instruments	60	-	7,787	q				
Directly issued Additional Tier 1 instruments subject to phase out	61	-	-					
Common shares	62	23,921	23,921	a				
Contributed surplus	63	354	354	b				
Retained earnings	64	46,469	46,469	c				
Accumulated other comprehensive income	65	5,419	5,419	d				
of which: Cash flow hedges	66	-	(1,519)	l				
<b>Total shareholder's equity</b>	67	84,250	84,250					
<b>Non-controlling interest in subsidiaries</b>	68	36	36					
<b>Total Equity</b>	69	84,286	84,286					
<b>Total Liabilities and Equity</b>	70	1,409,647	1,390,671					

(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 (\$20,097 million assets and \$1,963 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 (\$216 million assets and \$136 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		Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
	#						
<b>Common Equity Tier 1 Capital</b>							
<b>Opening Balance</b>	1		55,605	54,726	52,860	52,914	50,895
New capital issues	2		17	15	475	472	453
Redeemed capital or Treasury Shares	3		(7)	-	9	(1)	14
Gross dividends and distributions (deduction)	4		(1,283)	(1,181)	(1,245)	(1,135)	(1,184)
Net Income attributable to bank shareholders	5		2,301	1,865	1,862	1,290	1,610
Removal of own credit spread (net of tax)	6		(45)	(95)	353	485	(76)
Movements in other comprehensive income							
Currency translation differences	7		411	113	1,216	(1,553)	2,326
Fair value through other comprehensive income securities	8		(169)	38	-	274	(243)
Other (1)	9		(80)	209	(313)	(518)	44
Goodwill and other intangible assets (deduction, net of related tax liability)	10		304	30	(518)	734	(952)
Other, including regulatory adjustments							
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11		(38)	-	(3)	(1)	(3)
Prudential valuation adjustments	12		(6)	1	37	4	13
Other (2)	13		44	(116)	(7)	(105)	17
<b>Closing Balance</b>	14		57,054	55,605	54,726	52,860	52,914
<b>Other non-core Tier 1 (Additional Tier 1) Capital</b>							
<b>Opening Balance</b>	15		7,993	7,367	6,861	6,871	6,872
New non-core tier 1 (Additional Tier 1) eligible capital issues	16		-	1,023	1,356	-	-
Redeemed capital	17		(300)	(400)	(850)	-	-
Other, including regulatory adjustments	18		(12)	3	-	(10)	(1)
<b>Closing Balance</b>	19		7,681	7,993	7,367	6,861	6,871
<b>Total Tier 1 Capital</b>	20		64,735	63,598	62,093	59,721	59,785
<b>Tier 2 Capital</b>							
<b>Opening Balance</b>	21		9,932	8,836	8,845	8,933	8,737
New Tier 2 eligible capital issues	22		-	1,000	-	-	1,148
Redeemed capital	23		(1,000)	-	-	-	(1,092)
Amortization adjustments	24		-	-	-	-	-
Other, including regulatory adjustments and eligible allowances	25		244	96	(9)	(88)	140
<b>Closing Balance</b>	26		9,176	9,932	8,836	8,845	8,933
<b>Total Regulatory Capital</b>	27		73,911	73,530	70,929	68,566	68,718

- (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.

**CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES**

	LINE		Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
	#						
<b>Bank of Montreal Mortgage Corporation</b>							
Common Equity Tier 1 ratio	1		21.5%	20.4%	20.7%	20.1%	20.8%
Tier 1 ratio	2		21.5%	20.4%	20.7%	20.1%	20.8%
Total capital ratio	3		21.5%	20.4%	20.7%	20.1%	20.8%
<b>BMO Bank N.A. (1)</b>							
Tier 1 ratio	4		13.2%	12.4%	12.3%	11.9%	11.5%
Total capital ratio	5		14.6%	13.9%	13.7%	13.3%	13.0%

- (1) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Harris N.A.'s calendar quarter ends: September 2024, June 2024, March 2024, December 2023 and September 2023.

**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 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%	570	246		
2	Belgium (BE)	1.00%	143	72		
3	France (FR)	1.00%	78	41		
4	Germany (DE)	0.75%	308	108		
5	Hong Kong (HK)	1.00%	31	17		
6	Luxembourg (LU)	0.50%	25	34		
7	Netherlands (NL)	2.00%	187	52		
8	Norway (NO)	2.50%	3	-		
9	South Korea (KR)	1.00%	557	198		
10	Sweden (SE)	2.00%	49	28		
11	United Kingdom (GB)	2.00%	5,546	2,657		
12	<b>Sum</b>		7,497	3,453		
13	<b>Total</b>		857,969	304,221	0.02%	85

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

(\$ millions except as noted)

Geographical breakdown		Q3 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%	1,367	440		
2	Belgium (BE)	0.50%	65	61		
3	France (FR)	1.00%	86	49		
4	Germany (DE)	0.75%	477	156		
5	Hong Kong (HK)	1.00%	523	388		
6	Luxembourg (LU)	0.50%	35	27		
7	Netherlands (NL)	2.00%	186	51		
8	Norway (NO)	2.50%	3	-		
9	South Korea (KR)	1.00%	542	167		
10	Sweden (SE)	2.00%	69	29		
11	United Kingdom (GB)	2.00%	4,068	2,378		
12	<b>Sum</b>		7,421	3,746		
13	<b>Total</b>		851,565	304,444	0.02%	86

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

(\$ millions except as noted)

Geographical breakdown		Q2 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%	1,394	443		
2	Belgium (BE)	0.50%	127	61		
3	France (FR)	1.00%	76	47		
4	Germany (DE)	0.75%	627	184		
5	Hong Kong (HK)	1.00%	232	168		
6	Luxembourg (LU)	0.50%	23	25		
7	Netherlands (NL)	1.00%	207	84		
8	Norway (NO)	2.50%	3	1		
9	Sweden (SE)	2.00%	67	29		
10	United Kingdom (GB)	2.00%	3,897	1,900		
11	<b>Sum</b>		6,653	2,942		
12	<b>Total</b>		847,344	297,467	0.02%	68

**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	<b>Sum</b>		6,145	2,757		
11	<b>Total</b>		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	<b>Sum</b>		6,138	2,488		
11	<b>Total</b>		843,945	303,898	0.01%	57

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

		Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
(\$ millions except as noted)		a	b	c	d	e
1	Total loss-absorbing capacity (TLAC) available	123,288	122,053	116,941	114,262	114,402
2	Total RWA at the level of the resolution group	420,838	428,860	417,994	414,145	424,197
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	29.3%	28.5%	28.0%	27.6%	27.0%
4	Leverage ratio exposure measure at the level of the resolution group	1,484,962	1,480,736	1,453,472	1,406,555	1,413,036
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.3%	8.2%	8.0%	8.1%	8.1%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.	n.a.

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

**TLAC1 - TLAC COMPOSITION (1)**

(\$ millions except as noted)

		Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
		a	b	c	d	e
<b>Regulatory capital elements of TLAC and adjustments</b>						
1	Common Equity Tier 1 capital (CET1)	57,054	55,605	54,726	52,860	52,914
2	Additional Tier 1 capital (AT1) before TLAC adjustments	7,681	7,993	7,367	6,861	6,871
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	7,681	7,993	7,367	6,861	6,871
6	Tier 2 capital (T2) before TLAC adjustments	9,176	9,932	8,836	8,845	8,933
7	Amortized portion of T2 instruments where remaining maturity > 1 year	-	-	-	-	-
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9	Other adjustments	-	-	-	-	-
10	T2 instruments eligible under the TLAC framework	9,176	9,932	8,836	8,845	8,933
11	TLAC arising from regulatory capital	73,911	73,530	70,929	68,566	68,718
<b>Non-regulatory capital elements of TLAC</b>						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	49,465	48,650	46,101	45,849	45,773
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	49,465	48,650	46,101	45,849	45,773
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	123,376	122,180	117,030	114,415	114,491
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	(88)	(127)	(89)	(153)	(89)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	123,288	122,053	116,941	114,262	114,402
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	420,838	428,860	417,994	414,145	424,197
24	Leverage exposure measure	1,484,962	1,480,736	1,453,472	1,406,555	1,413,036
<b>TLAC ratios and buffers</b>						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	29.3%	28.5%	28.0%	27.6%	27.0%
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.3%	8.2%	8.0%	8.1%	8.1%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	9.1%	8.5%	8.6%	8.3%	8.0%
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB / G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

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

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

(\$ millions)

		Q4 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	23,921	1,750	6,037	8,777	68,752	-	109,237
3	Subset of row 2 that are excluded liabilities	-	8	19	159	88	-	274
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	23,921	1,742	6,018	8,618	68,664	-	108,963
5	Subset of row 4 that are potentially eligible as TLAC	23,921	1,742	6,018	8,618	52,089	-	92,388
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	8,188	-	8,188
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	33,201	-	33,201
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,880	5,105	-	11,985
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	5,360	1,738	5,595	-	12,693
10	Subset of row 5 that is perpetual securities	23,921	1,742	658	-	-	-	26,321

(1) Instruments are reported at nominal values.

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

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



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

(\$ millions)

	Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
1 Total consolidated assets as per published financial statements	1,409,648	1,400,470	1,374,053	1,324,762	1,293,276
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(18,165)	(16,733)	(15,808)	(15,919)	(12,578)
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	(24,120)	(20,301)	(20,130)	(13,694)	(11,629)
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	(12,808)	(6,053)	(4,555)	1,358	(8,135)
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	7,535	3,681	3,517	(255)	2,522
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	172,484	169,233	165,705	163,921	166,804
8 Other adjustments	(49,612)	(49,561)	(49,310)	(53,618)	(17,224)
<b>9 Leverage Ratio Exposure Measure</b>	<b>1,484,962</b>	<b>1,480,736</b>	<b>1,453,472</b>	<b>1,406,555</b>	<b>1,413,036</b>

**LR2 - LEVERAGE RATIO COMMON DISCLOSURE**

(\$ millions except as noted)

		Leverage Ratio Framework				
		Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
<b>On-balance sheet exposures</b>						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitisation exposures but including collateral)	1,179,510	1,178,766	1,150,712	1,115,495	1,113,431
2	Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	(7,721)	(7,399)	(6,228)	(5,466)	(7,458)
4	(Asset amounts deducted in determining transitional Tier 1 capital)	(19,919)	(19,731)	(17,511)	(18,310)	(17,224)
<b>5</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	<b>1,151,870</b>	<b>1,151,636</b>	<b>1,126,973</b>	<b>1,091,719</b>	<b>1,088,749</b>
<b>Derivative exposures</b>						
6	Replacement cost associated with all derivative transactions (1)	17,783	15,912	17,365	15,736	16,797
7	Add-on amounts for potential future exposure associated with all derivative transactions (2)	28,293	27,355	27,964	26,868	27,012
8	(Exempted central counterparty-leg of client cleared trade exposures)	(3,911)	(5,104)	(5,841)	(7,034)	(4,513)
9	Adjusted effective notional amount of written credit derivatives	62,074	51,762	56,943	48,612	50,382
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(62,074)	(51,746)	(56,943)	(48,612)	(50,379)
<b>11</b>	<b>Total derivative exposures (sum of lines 6 to 10)</b>	<b>42,165</b>	<b>38,179</b>	<b>39,488</b>	<b>35,570</b>	<b>39,299</b>
<b>Securities financing transaction exposures</b>						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	135,283	135,840	130,665	116,374	118,129
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(26,542)	(21,886)	(19,264)	(7,490)	(7,331)
14	Counterparty credit risk (CCR) exposure for SFTs	9,702	7,733	9,905	6,461	7,386
15	Agent transaction exposures	-	-	-	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>118,443</b>	<b>121,687</b>	<b>121,306</b>	<b>115,345</b>	<b>118,184</b>
<b>Other off-balance sheet exposures</b>						
17	Off-balance sheet exposure at gross notional amount	534,678	523,069	514,206	506,201	513,063
18	(Adjustments for conversion to credit equivalent amounts)	(362,194)	(353,835)	(348,501)	(342,280)	(346,259)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>172,484</b>	<b>169,234</b>	<b>165,705</b>	<b>163,921</b>	<b>166,804</b>
<b>Capital and Total Exposures</b>						
<b>20</b>	<b>Tier 1 capital</b>	<b>64,735</b>	<b>63,598</b>	<b>62,093</b>	<b>59,721</b>	<b>59,785</b>
<b>21</b>	<b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	<b>1,484,962</b>	<b>1,480,736</b>	<b>1,453,472</b>	<b>1,406,555</b>	<b>1,413,036</b>
<b>Leverage Ratios</b>						
<b>22</b>	<b>Basel III leverage ratio</b>	<b>4.4%</b>	<b>4.3%</b>	<b>4.3%</b>	<b>4.2%</b>	<b>4.2%</b>

(1) Represents replacement cost after applying alpha equal to 1.4.

(2) Represents potential future exposure after applying alpha equal to 1.4.

**RISK-WEIGHTED ASSETS BY OPERATING GROUPS**

(\$ millions)	LINE #	Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
Canadian Personal and Commercial Banking	1	110,797	113,019	110,649	109,072	105,985
U.S. Personal and Commercial Banking	2	155,103	154,948	151,014	149,063	161,930
BMO Wealth Management	3	30,840	31,237	31,216	30,157	29,504
BMO Capital Markets	4	98,932	103,816	99,020	100,932	99,344
Corporate Services, including Technology and Operations	5	25,166	25,840	26,095	24,921	27,434
<b>Total Risk-Weighted Assets</b>	<b>6</b>	<b>420,838</b>	<b>428,860</b>	<b>417,994</b>	<b>414,145</b>	<b>424,197</b>

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

(\$ millions)		RWA					Minimum capital requirements
		Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q4 2024
		a	b	c	d	e	f
1	<b>Credit risk (excluding counterparty credit risk)</b>	298,514	299,615	292,437	288,119	299,991	23,882
2	Of which standardised approach (SA)	70,582	72,241	74,237	74,011	85,363	5,647
3	Of which: foundation internal ratings-based (F-IRB) approach	70,922	72,682	70,777	70,662	73,828	5,674
4	Of which: supervisory slotting approach	-	-	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	157,010	154,692	147,423	143,446	140,800	12,561
6	<b>Counterparty credit risk (CCR)</b>	11,084	10,939	9,881	8,818	11,117	887
7	Of which standardised approach for counterparty credit risk	7,819	7,072	6,399	6,144	8,236	626
8	Of which: IMM	-	-	-	-	-	-
9	Of which: other CCR	3,265	3,867	3,482	2,674	2,881	261
10	<b>Credit valuation adjustment (CVA)</b>	3,893	4,255	4,023	4,402	3,918	311
11	<b>Equity investments in funds – look-through approach</b>	504	399	373	349	448	40
12	<b>Equity investments in funds – mandate-based approach</b>	3,299	3,183	3,014	2,881	2,900	264
13	<b>Settlement risk</b>	16	-	25	2	-	1
14	<b>Securitisation exposures in banking book</b>	13,425	13,349	13,307	12,785	12,627	1,074
15	Of which securitisation internal ratings-based approach (SEC-IRBA)	10,963	10,911	10,796	10,331	11,160	877
16	Of which securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	388	374	332	312	287	31
17	Of which securitisation standardised approach (SEC-SA)	2,074	2,064	2,179	2,142	1,180	166
18	<b>Market risk</b>	17,797	18,420	16,569	19,625	16,981	1,424
19	Of which standardised approach (SA)	17,797	18,420	16,569	19,625	2,131	1,424
20	Of which internal model approaches (IMA)	-	-	-	-	14,850	-
21	<b>Capital charge for switch between trading book and banking book</b>	-	-	-	-	-	-
22	<b>Operational risk</b>	52,780	59,626	58,712	59,069	57,364	4,222
23	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	19,526	19,074	19,653	18,095	18,851	1,562
24	<b>Output floor applied</b>	67.50%	67.50%	67.50%	67.50%	65.00%	
25	<b>Floor adjustment (2)</b>	-	-	-	-	-	-
26	<b>Floor adjustment (after application of transitional cap) - N/A for D-SIBs</b>	-	-	-	-	-	-
27	<b>Total</b>	<b>420,838</b>	<b>428,860</b>	<b>417,994</b>	<b>414,145</b>	<b>424,197</b>	<b>33,667</b>

(1) RWA were \$420.8 billion as at October 31, 2024, a decrease from \$428.9 billion as at July 31, 2024. RWA decreased, primarily due to lower operational risk as a result of the reversal of a legal provision and lower credit risk RWA due to methodology changes.

(2) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. In calculating regulatory capital ratios, there is a requirement to increase total RWA when a capital floor amount calculated under the standardised approach is higher than a similar calculation using the more risk-sensitive advanced approach rules.

**L11 - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENTS WITH REGULATORY RISK CATEGORIES**

(\$ millions)		Q4 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 securitisation framework	Subject to the market risk framework	
a	b	c	d	e	f	g			
<b>Assets</b>									
Cash and Cash Equivalents	1	65,098	64,727	64,727	-	-	-	-	
Interest Bearing Deposits with Banks	2	3,640	3,626	3,626	-	-	-	-	
Securities	3	396,880	385,221	207,026	-	10,420	152,515	15,260	
Securities Borrowed or Purchased Under Resale Agreements	4	110,907	110,907	-	110,907	-	-	-	
<b>Loans</b>									
Residential mortgages	5	191,080	191,080	191,080	-	-	-	-	
Consumer instalment and other personal	6	92,687	92,687	90,496	-	42	-	2,149	
Credit cards	7	13,612	13,612	6,864	-	-	-	6,748	
Business and government	8	384,993	384,371	331,803	734	51,171	6,385	-	
Allowance for credit losses	9	(4,356)	(4,355)	(26)	-	-	-	(4,329)	
<b>Other Assets</b>									
Derivative instruments	10	47,253	47,252	-	47,252	-	42,879	-	
Customers' liability under acceptances	11	359	359	359	-	-	-	-	
Premises and equipment	12	6,249	6,195	6,195	-	-	-	-	
Goodwill	13	16,774	16,774	-	-	-	-	16,774	
Intangible assets	14	4,925	4,925	-	-	-	-	4,925	
Current tax assets	15	2,219	2,138	2,138	-	-	-	-	
Deferred tax assets	16	3,024	2,784	2,716	-	-	-	68	
Receivable from brokers, dealers and clients	17	31,916	31,916	1,563	34	-	-	30,319	
Other	18	42,387	36,452	16,565	8,987	-	9,696	1,204	
<b>Total assets</b>	<b>19</b>	<b>1,409,647</b>	<b>1,390,671</b>	<b>925,132</b>	<b>167,914</b>	<b>61,633</b>	<b>211,475</b>	<b>73,118</b>	
<b>Liabilities</b>									
<b>Deposits</b>	<b>20</b>	<b>982,440</b>	<b>982,440</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>45,223</b>	<b>937,217</b>	
<b>Other Liabilities</b>									
Derivative instruments	21	58,303	58,178	-	58,178	-	54,713	-	
Acceptances	22	359	359	-	-	-	-	359	
Securities sold but not yet purchased	23	35,030	35,030	-	-	-	35,030	-	
Securities lent or sold under repurchase agreements	24	110,791	110,791	-	110,791	-	-	-	
Securitisation and structured entities' liabilities	25	40,164	40,164	-	-	-	-	40,164	
Insurance-related liabilities	26	18,770	-	-	-	-	-	-	
Payable to brokers, dealers and clients	27	34,407	34,407	-	-	-	-	34,407	
Other	28	36,720	36,639	-	-	-	-	36,639	
<b>Subordinated Debt</b>	<b>29</b>	<b>8,377</b>	<b>8,377</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,377</b>	
<b>Total liabilities</b>	<b>30</b>	<b>1,325,361</b>	<b>1,306,385</b>	<b>-</b>	<b>168,969</b>	<b>-</b>	<b>134,966</b>	<b>1,057,163</b>	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. Insurance subsidiaries are included in the regulatory balance sheet using the equity method of accounting and are capitalized as significant investments in financials. BMO Life Insurance Company (\$20,097 million assets and \$1,963 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 (\$216 million assets and \$136 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

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

(\$ millions)		Q4 2024				
		Total	Items subject to:			
			Credit risk framework	Counterparty credit risk framework	Securitisation framework	Market risk framework
a	b	c	d	e		
1	Asset carrying value amount under scope of regulatory consolidation (as per template L11) (1)	1,317,553	925,132	167,914	61,633	211,475
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	249,222	-	168,969	-	134,966
3	<b>Total net amount under regulatory scope of consolidation</b>	1,068,331	925,132	(1,055)	61,633	76,509
4	Off-balance sheet amounts	344,050	196,724	112,111	35,215	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	19,025	1,751	17,274	-	-
6	Differences due to consideration of provisions	1,151	1,151	-	-	-
7	Exposures related to liability repo-style transactions	221,582	-	221,582	-	-
8	Potential future exposure on derivatives	32,508	-	32,508	-	-
9	Differences due to consideration of CRM	(314,703)	-	(309,182)	(5,521)	-
10	Contractual service margins (CSMs) of insurance subsidiaries	762	762	-	-	-
11	<b>Exposure amounts considered for regulatory purposes (2)</b>	1,372,706	1,125,520	73,238	91,327	76,509

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

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

**Explanations of differences between accounting and regulatory exposure amounts**

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

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

**Differences due to different netting rules and other adjustments for derivatives** under the credit risk framework relate to the grossing up of deferred tax assets for regulatory exposure amount.

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

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

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

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

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

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

PV1 - PRUDENT VALUATION ADJUSTMENTS (PVAs)

(\$ millions)		Q4 2024							
		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
		a	b	c	d	e	f	g	h
1	Closeout uncertainty, of which:	54	-	-	-	-	54	54	-
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	54	-	-	-	-	54	54	-
5	Early termination	-	-	-	-	-	-	-	-
6	Model risk	-	-	-	-	-	-	-	-
7	Operational risk	-	-	-	-	-	-	-	-
8	Investing and funding costs	-	-	-	-	-	-	-	-
9	Unearned credit spreads	-	-	-	-	-	-	-	-
10	Future administrative costs	-	-	-	-	-	-	-	-
11	Other	-	-	-	-	-	-	-	-
12	<b>Total adjustment</b>	<b>54</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>54</b>	<b>54</b>	<b>-</b>

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

LINE #		Q4 2024						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	a	b	c	d	e	f	g	
Loans	1	5,777	614,825	3,687	26	778	2,883	616,915
Debt securities	2	-	198,779	6	-	-	6	198,773
Off-balance sheet exposures	3	1,373	218,693	546	-	102	444	219,520
<b>Total</b>	<b>4</b>	<b>7,150</b>	<b>1,032,297</b>	<b>4,239</b>	<b>26</b>	<b>880</b>	<b>3,333</b>	<b>1,035,208</b>

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

LINE #		Q3 2024						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	a	b	c	d	e	f	g	
Loans	1	6,115	607,160	3,718	129	719	2,870	609,557
Debt securities	2	-	188,900	5	-	-	5	188,895
Off-balance sheet exposures	3	750	213,252	445	-	91	354	213,557
<b>Total</b>	<b>4</b>	<b>6,865</b>	<b>1,009,312</b>	<b>4,168</b>	<b>129</b>	<b>810</b>	<b>3,229</b>	<b>1,012,009</b>

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

LINE #		Q2 2024						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	a	b	c	d	e	f	g	
Loans	1	5,348	597,178	3,477	31	711	2,735	599,049
Debt securities	2	-	179,101	5	-	-	5	179,096
Off-balance sheet exposures	3	633	206,730	442	-	99	343	206,921
<b>Total</b>	<b>4</b>	<b>5,981</b>	<b>983,009</b>	<b>3,924</b>	<b>31</b>	<b>810</b>	<b>3,083</b>	<b>985,066</b>

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

LINE #		Q1 2024						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	a	b	c	d	e	f	g	
Loans	1	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
<b>Total</b>	<b>4</b>	<b>4,809</b>	<b>970,402</b>	<b>3,700</b>	<b>16</b>	<b>819</b>	<b>2,865</b>	<b>971,511</b>

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

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

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

(2) The carrying value of our renegotiated loans was \$2,680 million as at October 31, 2024 (\$2,550 million as at July 31, 2024, \$2,283 million as at April 30, 2024, \$1,728 million as at January 31, 2024, and \$1,797 million as at October 31, 2023). Renegotiated loans of \$1,528 million were classified as performing as at October 31, 2024 (\$1,511 million as at July 31, 2024, \$1,473 million as at April 30, 2024, \$1,013 million as at January 31, 2024, and \$1,086 million as at October 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)

**Q4 2024**
**a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	6,115
2	Loans and debt securities that have defaulted since the last reporting period	2,145
3	Returned to non-defaulted status	(281)
4	Amounts written off	(1,217)
5	Other charges	(985)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	5,777

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

(\$ millions)

**Q3 2024**
**a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	5,348
2	Loans and debt securities that have defaulted since the last reporting period	1,828
3	Returned to non-defaulted status	(263)
4	Amounts written off	(451)
5	Other charges	(347)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	6,115

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

(\$ millions)

**Q2 2024**
**a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	4,333
2	Loans and debt securities that have defaulted since the last reporting period	2,007
3	Returned to non-defaulted status	(240)
4	Amounts written off	(381)
5	Other charges	(371)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	5,348

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

(\$ millions)

**Q1 2024**
**a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	4,333

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

(\$ millions)

**Q4 2023**
**a**

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

(1) There were no defaulted debt securities.

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

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q4 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	577,982	38,933	-	38,893	40
2	Debt securities	198,773	-	-	-	-
3	<b>Total</b>	<b>776,755</b>	<b>38,933</b>	<b>-</b>	<b>38,893</b>	<b>40</b>
4	Of which: defaulted	4,876	445	-	445	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q3 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	570,834	38,723	-	38,684	39
2	Debt securities	188,895	-	-	-	-
3	<b>Total</b>	<b>759,729</b>	<b>38,723</b>	<b>-</b>	<b>38,684</b>	<b>39</b>
4	Of which: defaulted	4,765	505	-	505	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q2 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	562,921	36,128	-	36,089	39
2	Debt securities	179,096	-	-	-	-
3	<b>Total</b>	<b>742,017</b>	<b>36,128</b>	<b>-</b>	<b>36,089</b>	<b>39</b>
4	Of which: defaulted	4,290	381	-	381	-

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	<b>Total</b>	<b>728,644</b>	<b>37,031</b>	<b>-</b>	<b>36,994</b>	<b>37</b>
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	<b>Total</b>	<b>742,298</b>	<b>37,455</b>	<b>-</b>	<b>37,368</b>	<b>86</b>
4	Of which: defaulted	2,969	391	-	391	-

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

(2) There were no defaulted debt securities.

(3) Secured exposures include exposures where credit risk mitigation techniques are used to reduce capital requirements in accordance with OSFI's CAR Guideline. Where collateral is reflected in the risk parameters (PDs and LGDs) for IRB exposures and risk weights for exposures under Standardised Approach, the carrying amount is reported as an unsecured exposure.

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

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



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

(\$ millions except as noted)

Asset classes		Q4 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	-	-	980	13	-	-
2	Public sector entities (PSEs)	231	770	661	435	171	15.55%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	5	102	7	1,256	518	41.01%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	47	19	-
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	13,464	17,778	13,541	5,888	18,711	96.48%
6a	Of which: securities firms and other financial institutions treated as corporates	595	930	586	403	887	89.75%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,575	1,554	4,575	621	4,415	84.97%
8	Retail	18,283	8,399	17,812	1,781	14,261	72.79%
9	Real Estate	36,006	8,081	35,025	1,364	19,967	54.70%
9a	Of which: general RRE	16,701	6,262	16,701	654	4,984	28.72%
9b	Of which: IPRRE	93	-	94	-	34	36.83%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,273	948	7,354	364	5,442	70.52%
9e	Of which: IPCRE	9,746	481	9,694	191	7,561	76.49%
9f	Of which: land acquisition, development and construction	1,193	390	1,182	155	1,946	145.33%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	778	236	741	77	1,060	129.53%
13	Other assets	15,572	-	15,572	-	11,479	73.72%
14	<b>Total</b>	<b>88,914</b>	<b>36,920</b>	<b>88,914</b>	<b>11,435</b>	<b>70,582</b>	<b>70.34%</b>

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

(\$ millions except as noted)

Asset classes		Q3 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	-	-	1,001	12	-	-
2	Public sector entities (PSEs)	210	700	651	407	160	15.15%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	2	104	4	1,193	494	41.32%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	14,156	18,297	14,202	6,023	19,488	96.36%
6a	Of which: securities firms and other financial institutions treated as corporates	668	1,089	662	448	996	89.76%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,542	1,549	4,541	620	4,245	82.24%
8	Retail	17,952	8,333	17,469	1,760	13,953	72.56%
9	Real Estate	36,920	8,654	35,951	1,532	20,958	55.91%
9a	Of which: general RRE	16,793	6,485	16,793	677	5,066	29.00%
9b	Of which: IPRRE	94	-	94	-	35	36.93%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,428	995	7,520	385	5,557	70.29%
9e	Of which: IPCRE	10,132	537	10,087	215	7,862	76.32%
9f	Of which: land acquisition, development and construction	1,473	637	1,457	255	2,438	142.39%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	849	150	813	42	1,090	127.48%
13	Other assets	15,691	-	15,691	-	11,853	75.54%
14	<b>Total</b>	<b>90,322</b>	<b>37,787</b>	<b>90,323</b>	<b>11,589</b>	<b>72,241</b>	<b>70.89%</b>

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

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

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

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

(\$ millions except as noted)

Asset classes		Q2 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	-	-	2	8	-	-
2	Public sector entities (PSEs)	256	998	1,726	622	200	8.51%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	42	69	52	963	414	40.75%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	15,350	18,850	15,395	6,415	20,910	95.88%
6a	Of which: securities firms and other financial institutions treated as corporates	760	1,204	753	494	1,148	92.04%
6b	Of which: specialised lending	-	-	-	-	-	144.52%
7	Subordinated debt, equity and other capital	4,583	1,363	4,583	545	4,129	80.52%
8	Retail	17,988	8,474	17,483	1,798	13,928	72.24%
9	Real Estate	37,360	9,054	36,376	1,634	21,500	56.57%
9a	Of which: general RRE	16,987	6,668	16,987	696	5,142	29.08%
9b	Of which: IPRRE	94	-	94	-	35	36.93%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,488	881	7,569	336	5,537	70.05%
9e	Of which: IPCRE	10,206	747	10,156	299	8,137	77.82%
9f	Of which: land acquisition, development and construction	1,585	758	1,570	303	2,649	141.45%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	930	147	892	41	1,251	134.09%
13	Other assets	16,105	-	16,105	-	11,905	73.92%
14	<b>Total</b>	<b>92,614</b>	<b>38,955</b>	<b>92,614</b>	<b>12,026</b>	<b>74,237</b>	<b>70.94%</b>

**CR4 - STANDARDISED 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	<b>Total</b>	<b>91,042</b>	<b>40,611</b>	<b>91,042</b>	<b>12,551</b>	<b>74,011</b>	<b>71.44%</b>

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

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

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

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

(\$ millions except as noted)

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

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

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

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

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

(\$ millions)

Asset classes		Q4 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	993		-						-				
2	Public sector entities (PSEs)	430		542						124				
3	Multilateral development banks	-								-				
4	Banks					542		360		238				
4a	Of which Securities firms and other financial institutions treated as Banks							47						
5	Covered Bonds													
6	Corporates									9				
6a	Of which Securities firms and other financial institutions treated as Corporate													
6b	Of which specialised lending													
7	Subordinated debt, equity and other capital	1,258		263										
8	Retail		799											
9	Real Estate			6,177	2,353	3,991	3,149	400	24	51	-	4,986	-	7,808
9a	Of which General RRE			6,176	2,353	3,954	3,123	400		44				549
9b	Of which IPRRE					37	26		24	7				
9c	Of which Other RRE													
9d	Of which General CRE			1								4,986		
9e	Of which IPCRE													7,259
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages													
11	Mortgage Backed Securities													
12	Defaulted exposure													
13	Other assets	2,273		2,275										
14	<b>Total</b>	<b>4,954</b>	<b>799</b>	<b>9,257</b>	<b>2,353</b>	<b>4,533</b>	<b>3,149</b>	<b>760</b>	<b>24</b>	<b>422</b>	<b>-</b>	<b>4,986</b>	<b>-</b>	<b>7,808</b>

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

(\$ millions)

Asset classes		Q4 2024													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															993
2	Public sector entities (PSEs)															1,096
3	Multilateral development banks															-
4	Banks	123														1,263
4a	Of which Securities firms and other financial institutions treated as Banks															47
5	Covered Bonds															-
6	Corporates	954		4,227		13,921				383						19,494
6a	Of which Securities firms and other financial institutions treated as Corporate	288		195		506										989
6b	Of which specialised lending															-
7	Subordinated debt, equity and other capital					3,207				14	454					5,196
8	Retail	18,612				182										19,593
9	Real Estate	118		1,853	2,045	987		581		1,153				648		36,324
9a	Of which General RRE	108												648		17,355
9b	Of which IPRRE															94
9c	Of which Other RRE															-
9d	Of which General CRE	10		1,853		868										7,718
9e	Of which IPCRE				2,045			581								9,885
9f	Of which Land acquisition, development and construction					119				1,218						1,337
10	Reverse Mortgages															-
11	Mortgage Backed Securities															-
12	Defaulted exposure					335				483						818
13	Other assets					11,024										15,572
14	<b>Total</b>	<b>19,807</b>	<b>-</b>	<b>6,080</b>	<b>2,045</b>	<b>29,656</b>	<b>-</b>	<b>581</b>	<b>-</b>	<b>2,033</b>	<b>454</b>	<b>-</b>	<b>-</b>	<b>648</b>	<b>-</b>	<b>100,349</b>

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

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

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

(4) Balances are grouped by the guarantor's asset class, where applicable.



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

(\$ millions except as noted)

		Q4 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%	23,390	10,432	20.92%	25,572
2	40-70%	13,134	2,299	42.90%	14,120
3	75-80%	17,888	7,924	24.23%	19,808
4	85%	5,357	2,276	31.76%	6,080
5	90-100%	26,441	13,113	40.11%	31,701
6	105-130%	537	112	38.90%	581
7	150%	1,713	764	41.85%	2,033
8	250%	454	-	-	454
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	88,914	36,920	30.97%	100,349

(1) Presented net of stage 3 allowances.

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

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

(\$ millions)

Asset classes		Q3 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	1,013		-						-				
2	Public sector entities (PSEs)	441		494						123				
3	Multilateral development banks	-								-				
4	Banks					532		264		285				
4a	Of which Securities firms and other financial institutions treated as Banks													
5	Covered Bonds													
6	Corporates									14				
6a	Of which Securities firms and other financial institutions treated as Corporate													
6b	Of which specialised lending													
7	Subordinated debt, equity and other capital	1,248		416										
8	Retail		850											
9	Real Estate			6,162	2,377	3,233	3,936	427	24	57	-	5,196	-	8,140
9a	Of which General RRE			6,161	2,377	3,199	3,908	427		49				549
9b	Of which IPRRE					34	28		24	8				
9c	Of which Other RRE													
9d	Of which General CRE			1								5,196		
9e	Of which IPCRE													7,591
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages													
11	Mortgage Backed Securities													
12	Defaulted exposure													
13	Other assets	2,276		1,953										
14	<b>Total</b>	<b>4,978</b>	<b>850</b>	<b>9,025</b>	<b>2,377</b>	<b>3,765</b>	<b>3,936</b>	<b>691</b>	<b>24</b>	<b>479</b>	<b>-</b>	<b>5,196</b>	<b>-</b>	<b>8,140</b>

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

(\$ millions)

Asset classes		Q3 2024													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														-	1,013
2	Public sector entities (PSEs)														-	1,058
3	Multilateral development banks														-	-
4	Banks	116													-	1,197
4a	Of which Securities firms and other financial institutions treated as Banks														-	-
5	Covered Bonds														-	-
6	Corporates	929		4,423		14,525				334					-	20,225
6a	Of which Securities firms and other financial institutions treated as Corporate	339		193		578									-	1,110
6b	Of which specialised lending														-	-
7	Subordinated debt, equity and other capital					3,045				13	439				-	5,161
8	Retail	18,216				163									-	19,229
9	Real Estate	118		1,786	2,165	1,177		546		1,451				688	-	37,483
9a	Of which General RRE	112												688	-	17,470
9b	Of which IPRRE														-	94
9c	Of which Other RRE														-	-
9d	Of which General CRE	6		1,786		916									-	7,905
9e	Of which IPCRE				2,165			546							-	10,302
9f	Of which Land acquisition, development and construction					261				1,451					-	1,712
10	Reverse Mortgages														-	-
11	Mortgage Backed Securities														-	-
12	Defaulted exposure					385				470					-	855
13	Other assets					11,462									-	15,691
14	<b>Total</b>	<b>19,379</b>	<b>-</b>	<b>6,209</b>	<b>2,165</b>	<b>30,757</b>	<b>-</b>	<b>546</b>	<b>-</b>	<b>2,268</b>	<b>439</b>	<b>-</b>	<b>-</b>	<b>688</b>	<b>-</b>	<b>101,912</b>

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

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

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

(4) Balances are grouped by the guarantor's asset class, where applicable.



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

(\$ millions except as noted)

		Q3 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%	23,317	10,706	20.31%	25,491
2	40-70%	13,682	2,311	42.21%	14,657
3	75-80%	17,563	7,629	23.80%	19,379
4	85%	5,462	2,462	30.34%	6,209
5	90-100%	27,479	13,628	39.94%	32,922
6	105-130%	519	70	38.85%	546
7	150%	1,863	981	41.41%	2,269
8	250%	438	-	-	438
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	90,323	37,787	30.67%	101,911

(1) Presented net of stage 3 allowances.

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

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

(\$ millions)

Asset classes		Q2 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	10	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entities (PSEs)	1,485	-	772	-	-	-	-	-	91	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	-	-	509	-	273	-	93	-	-	-	-
4a	Of Which Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	1	-	-	-	-	-	184	-	-	-	-
6a	Of Which Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-
6b	Of which specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	1,245	-	505	-	-	-	-	-	-	-	-	-	-
8	Retail	-	953	-	-	-	-	-	-	-	-	-	-	-
9	Real Estate	-	-	6,161	2,423	3,248	4,035	440	24	63	-	5,231	-	7,865
9a	Of which General RRE	-	-	6,160	2,423	3,214	4,007	440	-	55	-	-	-	561
9b	Of which IPRRE	-	-	-	-	34	28	-	24	8	-	-	-	-
9c	Of which Other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9d	Of which General CRE	-	-	1	-	-	-	-	-	-	-	5,231	-	-
9e	Of which IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	7,304
9f	Of which Land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Reverse Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage Backed Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other assets	2,229	-	2,464	-	-	-	-	-	-	-	-	-	-
14	<b>Total</b>	<b>4,969</b>	<b>953</b>	<b>9,903</b>	<b>2,423</b>	<b>3,757</b>	<b>4,035</b>	<b>713</b>	<b>24</b>	<b>431</b>	<b>-</b>	<b>5,231</b>	<b>-</b>	<b>7,865</b>

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

(\$ millions)

Asset classes		Q2 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	-	-	-	-	-	-	-	-	-	-	-	-	-	10
2	Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	2,348
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	140	-	-	-	-	-	-	-	-	-	-	-	-	1,015
4a	Of Which Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	966	-	4,801	-	15,549	-	-	-	309	-	-	-	-	21,810
6a	Of Which Securities firms and other financial institutions treated as Corporate	285	-	186	-	776	-	-	-	-	-	-	-	-	1,247
6b	Of which specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	-	-	-	-	2,936	-	-	-	13	429	-	-	-	5,128
8	Retail	18,172	-	-	-	156	-	-	-	-	-	-	-	-	19,281
9	Real Estate	121	-	1,819	2,233	1,168	-	907	-	1,564	-	-	-	708	38,010
9a	Of which General RRE	115	-	-	-	-	-	-	-	-	-	-	-	708	17,683
9b	Of which IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	94
9c	Of which Other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9d	Of which General CRE	6	-	1,819	-	848	-	-	-	-	-	-	-	-	7,905
9e	Of which IPCRE	-	-	-	2,233	-	-	907	-	11	-	-	-	-	10,455
9f	Of which Land acquisition, development and construction	-	-	-	-	320	-	-	-	1,553	-	-	-	-	1,873
10	Reverse Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage Backed Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure	-	-	-	-	297	-	-	-	636	-	-	-	-	933
13	Other assets	-	-	-	-	11,412	-	-	-	-	-	-	-	-	16,105
14	<b>Total</b>	<b>19,399</b>	<b>-</b>	<b>6,620</b>	<b>2,233</b>	<b>31,518</b>	<b>-</b>	<b>907</b>	<b>-</b>	<b>2,522</b>	<b>429</b>	<b>-</b>	<b>-</b>	<b>708</b>	<b>104,640</b>

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

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

(3) Credit assessments by external credit rating agencies, including S&amp;P, Moody's, Fitch and DBRS, are used to determine standardised 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 except as noted)

		Q2 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%	24,132	11,337	21.90%	26,615
2	40-70%	13,588	1,964	41.21%	14,397
3	75-80%	17,563	7,536	24.36%	19,399
4	85%	5,743	2,922	30.01%	6,620
5	90-100%	28,227	13,974	39.52%	33,751
6	105-130%	825	208	39.70%	907
7	150%	2,107	1,014	41.01%	2,522
8	250%	429	-	-	429
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	92,614	38,955	30.87%	104,640

(1) Presented net of stage 3 allowances.

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

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

(\$ millions)

Asset classes		Q1 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	<b>Total</b>	<b>4,920</b>	<b>927</b>	<b>10,027</b>	<b>2,364</b>	<b>3,578</b>	<b>4,036</b>	<b>627</b>	<b>23</b>	<b>286</b>	<b>-</b>	<b>5,137</b>	<b>-</b>	<b>7,252</b>

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

(\$ millions)

Asset classes		Q1 2024													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					-				-				-	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				680	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					11,059									15,458
14	<b>Total</b>	<b>18,419</b>	<b>-</b>	<b>7,279</b>	<b>2,216</b>	<b>31,717</b>	<b>-</b>	<b>845</b>	<b>-</b>	<b>2,811</b>	<b>449</b>	<b>-</b>	<b>-</b>	<b>680</b>	<b>103,593</b>

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

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

(3) Credit assessments by external credit rating agencies, including S&amp;P, Moody's, Fitch and DBRS, are used to determine standardised 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 except as noted)

		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 - STANDARDISED 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	<b>Total</b>	<b>4,170</b>	<b>967</b>	<b>11,557</b>	<b>2,442</b>	<b>4,159</b>	<b>4,232</b>	<b>1,161</b>	<b>24</b>	<b>378</b>	<b>-</b>	<b>5,862</b>	<b>-</b>	<b>8,072</b>

**CR5 - STANDARDISED 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									437					667
13	Other assets					11,648									16,484
14	<b>Total</b>	<b>29,324</b>	<b>-</b>	<b>7,510</b>	<b>1,787</b>	<b>33,003</b>	<b>-</b>	<b>1,119</b>	<b>-</b>	<b>2,970</b>	<b>424</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>119,161</b>

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

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

(3) Credit assessments by external credit rating agencies, including S&amp;P, Moody's, Fitch and DBRS, are used to determine standardised 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 except as noted)

		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).

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

(\$ millions except as noted)

						Q4 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
<b>Canadian insured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			1	22,430	-	-	41,183	0.01%	108,603	31.63%		731	1.77%	2	
Very low to Low		0.15 to <0.25			2	6,945	-	-	711	0.22%	25,279	92.52%		284	39.87%	2	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,951	-	-	360	0.69%	27,331	63.53%		150	41.63%	1	
Medium		0.75 to <2.50			5	2,342	-	-	42	0.83%	9,876	92.79%		43	102.64%	-	
Medium to High		2.50 to <10.00			6	2,083	-	-	-	5.10%	7,124	10.00%		-	32.85%	-	
High		10.00 to <100.00			7	431	-	-	-	-	1,625	-		-	-	-	
Default		100.00 (Default)			8	115	-	-	1	100.00%	537	47.53%		-	-	-	
Sub-total					9	42,297	-	-	42,297	0.02%	180,375	32.86%		1,208	2.86%	5	9
<b>Canadian uninsured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			10	93,304	41,922	33.52%	107,358	0.08%	397,555	14.03%		2,980	2.78%	11	
Very low to Low		0.15 to <0.25			11	18,821	3,824	43.40%	20,481	0.23%	58,005	18.78%		1,794	8.76%	9	
Low		0.25 to <0.50			12	2,883	276	35.84%	2,982	0.46%	8,459	18.77%		429	14.40%	3	
Low		0.50 to <0.75			13	36,835	-	-	36,835	0.69%	76,472	15.08%		5,703	15.48%	38	
Medium		0.75 to <2.50			14	901	60	100.00%	965	0.92%	3,800	36.37%		469	48.55%	3	
Medium to High		2.50 to <10.00			15	8,814	253	56.17%	8,956	4.14%	21,797	16.89%		4,568	51.01%	62	
High		10.00 to <100.00			16	1,372	8	49.79%	1,376	30.23%	3,183	15.20%		1,138	82.66%	63	
Default		100.00 (Default)			17	449	5	69.49%	452	100.00%	1,194	16.73%		885	195.73%	12	
Sub-total					18	163,379	46,348	34.58%	179,405	0.94%	570,465	15.15%		17,966	10.01%	201	154
<b>Non-Canadian residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			19	1,647	6,892	59.04%	5,715	0.05%	43,758	43.48%		345	6.03%	1	
Very low to Low		0.15 to <0.25			20	14,170	132	100.00%	14,303	0.21%	16,593	23.94%		1,421	9.93%	7	
Low		0.25 to <0.50			21	1,140	507	49.02%	1,388	0.40%	12,449	44.17%		407	29.44%	2	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,115	63	100.00%	3,178	0.96%	5,033	34.26%		1,340	42.16%	11	
Medium to High		2.50 to <10.00			24	1,000	26	63.46%	1,017	3.58%	4,430	37.77%		1,056	103.85%	14	
High		10.00 to <100.00			25	118	1	32.22%	118	27.14%	472	23.70%		139	117.38%	9	
Default		100.00 (Default)			26	187	-	85.00%	188	100.00%	1,999	35.86%		443	236.03%	46	
Sub-total					27	21,377	7,621	59.44%	25,907	1.24%	84,734	31.14%		5,151	19.88%	90	146
<b>Qualifying revolving retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			28	1,296	44,891	57.29%	27,013	0.06%	3,284,281	78.66%		891	3.30%	14	
Very low to Low		0.15 to <0.25			29	292	2,907	78.13%	2,563	0.17%	319,735	90.05%		214	8.35%	4	
Low		0.25 to <0.50			30	3,448	16,957	43.52%	10,827	0.28%	1,080,420	73.29%		1,135	10.48%	23	
Low		0.50 to <0.75			31	22	167	88.19%	169	0.56%	38,472	91.59%		38	22.38%	1	
Medium		0.75 to <2.50			32	5,506	5,318	57.77%	8,578	1.25%	725,564	77.30%		2,958	34.48%	83	
Medium to High		2.50 to <10.00			33	2,950	1,388	90.12%	4,201	4.74%	548,961	83.82%		3,976	94.63%	164	
High		10.00 to <100.00			34	1,725	392	67.74%	1,991	24.11%	222,073	75.68%		3,484	175.06%	371	
Default		100.00 (Default)			35	167	46	40.76%	186	100.00%	14,590	62.35%		690	370.78%	81	
Sub-total					36	15,406	72,066	55.67%	55,528	1.85%	6,234,096	78.20%		13,386	24.11%	741	849
<b>Retail small-and-medium-sized entities</b>																	
Exceptionally low to Very low		0.00 to <0.15			37	374	2,756	60.00%	2,214	0.07%	75,562	67.41%		273	12.31%	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,395	2,462	47.87%	2,537	0.39%	54,987	47.08%		688	27.11%	4	
Low		0.50 to <0.75			40	1,869	926	49.93%	2,305	0.65%	44,246	47.42%		890	38.61%	7	
Medium		0.75 to <2.50			41	2,985	576	47.83%	3,229	1.90%	22,425	45.29%		1,854	57.42%	27	
Medium to High		2.50 to <10.00			42	2,801	160	64.15%	2,874	4.47%	24,315	54.37%		2,277	79.22%	71	
High		10.00 to <100.00			43	1,018	96	54.19%	1,052	28.90%	10,167	51.70%		1,145	108.83%	156	
Default		100.00 (Default)			44	487	20	48.30%	452	100.00%	2,737	55.99%		2,126	470.02%	120	
Sub-total					45	10,929	6,996	53.38%	14,663	6.63%	234,439	51.84%		9,253	63.10%	386	396
<b>Other retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			46	1,957	1,919	44.30%	3,676	0.10%	268,702	43.08%		437	11.89%	2	
Very low to Low		0.15 to <0.25			47	2,343	2,516	58.94%	2,978	0.20%	188,838	78.60%		1,151	38.64%	5	
Low		0.25 to <0.50			48	3,090	2,595	32.13%	3,920	0.28%	825,696	43.70%		904	23.06%	5	
Low		0.50 to <0.75			49	1,616	59	44.97%	1,639	0.66%	76,004	50.90%		699	42.69%	6	
Medium		0.75 to <2.50			50	2,448	448	42.12%	2,634	1.25%	227,815	54.81%		1,631	61.91%	18	
Medium to High		2.50 to <10.00			51	1,185	154	45.46%	1,248	4.26%	333,926	54.59%		1,062	85.07%	33	
High		10.00 to <100.00			52	520	142	33.46%	565	27.58%	270,783	54.82%		658	116.54%	85	
Default		100.00 (Default)			53	108	3	46.33%	108	100.00%	52,151	56.12%		279	257.57%	53	
Sub-total					54	13,267	7,836	44.68%	16,768	2.33%	2,243,915	53.53%		6,821	40.68%	207	206
<b>Total (all retail portfolios)</b>					55	266,655	140,867	48.21%	334,568	1.30%	9,548,024	32.64%		53,785	16.08%	1,630	1,760

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

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

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

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

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

(6) Obligor count for Retail portfolios is at the account level, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

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

(\$ millions except as noted)

						Q4 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
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	8,689	11,227	41.47%	18,668	0.08%	4,022	33.74%	1.72	2,710	14.52%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	19,563	13,002	39.85%	24,652	0.19%	4,870	34.98%	1.66	6,295	25.53%	16	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	36,218	21,526	38.78%	42,376	0.32%	8,976	35.21%	1.70	14,625	34.51%	48	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	39,459	17,389	37.39%	44,752	0.55%	7,258	34.99%	1.72	18,759	41.92%	78	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	33,006	16,325	43.57%	38,794	1.16%	7,997	36.13%	2.00	25,934	66.85%	161	
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	10,747	5,515	49.92%	13,282	4.35%	5,094	35.31%	1.76	12,485	94.01%	207	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	5,716	1,657	38.60%	6,188	15.12%	1,019	36.75%	1.70	9,824	158.76%	344	
Default	Default	100.00 (Default)	C	C to D	63	3,307	798	34.02%	3,499	100.00%	613	40.05%	2.42	7,956	227.37%	1,139	
Sub-total					64	156,705	87,439	40.56%	192,211	3.19%	39,849	35.32%		98,588	51.29%	1,998	1,982
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	263,903	12,978	54.96%	271,045	0.01%	1,814	3.13%	2.91	4,054	1.50%	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	378	564	52.32%	670	0.19%	145	25.60%	1.60	129	19.29%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	2,544	291	38.34%	2,655	0.32%	85	24.71%	1.49	131	4.92%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	244	176	31.75%	299	0.55%	44	24.27%	1.93	108	36.01%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	82	39	28.83%	87	1.43%	45	26.13%	1.35	44	50.85%	-	
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	155	117	40.65%	203	3.34%	217	28.53%	1.14	146	72.00%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	46.11%	1	15.10%	1	40.78%	1.00	2	186.29%	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%	-	
Sub-total					73	267,307	14,165	54.03%	274,960	0.02%	2,351	3.28%		4,614	1.68%	8	15
<b>Bank</b>																	
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	-	-	-	-	-	-	-	-	-	-	-	-
<b>Purchased Receivables</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	-	-	-	-	0.00%	-	0.00%	-	-	0.00%	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	8	-	-	8	0.32%	2	32.00%	1.00	2	28.71%	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	87	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	88	-	34	56.93%	20	2.74%	1	59.00%	1.00	21	106.49%	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					91	8	34	56.93%	28	2.07%	3	51.58%		23	85.11%	-	-
<b>Total (all wholesale portfolios)</b>					92	424,020	101,638	42.42%	467,199	1.27%	42,203	16.56%		103,225	22.09%	2,006	1,997

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						Q4 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 (9)	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	39,910	93,209	34.60%	78,797	0.08%	1,686	32.16%	2.03	13,916	17.66%	21	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	25,997	36,959	29.29%	35,629	0.19%	1,063	31.76%	1.85	10,082	28.30%	21	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	19,612	23,891	38.49%	26,938	0.32%	1,169	31.96%	2.13	10,667	39.60%	28	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	14,510	16,922	41.95%	20,444	0.54%	829	29.17%	2.23	9,696	47.43%	32	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,812	15,736	39.66%	20,306	1.16%	1,009	26.99%	2.43	11,966	58.93%	63	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	4,160	4,902	41.93%	5,898	4.36%	754	27.86%	2.17	5,192	88.02%	70	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	3,434	2,413	52.12%	4,354	15.16%	148	29.15%	1.99	6,175	141.83%	192	
Default	Default	100.00 (Default)	C	C to D	100	800	445	50.30%	1,018	100.00%	50	33.02%	2.16	-	0.00%	338	
Sub-total					101	124,235	194,477	35.56%	193,384	1.29%	6,708	31.00%		67,694	35.01%	765	733
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					110	-	-	-	-	-	-	-	-	-	-	-	-
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	8,980	8,090	37.28%	13,773	0.06%	196	34.05%	0.88	1,381	10.03%	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	775	4,925	18.49%	1,592	0.19%	106	25.50%	0.99	287	18.00%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	698	2,310	16.82%	799	0.32%	76	27.84%	0.79	327	40.98%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	756	277	25.14%	400	0.54%	35	39.89%	0.59	182	45.46%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	2,036	117	81.20%	1,161	0.94%	29	41.56%	0.59	794	68.35%	4	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	116	328	8	63.44%	333	2.84%	22	41.86%	2.10	74	22.33%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	10.00%	-	15.10%	1	45.00%	1.00	1	205.56%	-	
Default	Default	100.00 (Default)	C	C to D	118	3	-	0.00%	3	100.00%	1	45.00%	1.00	-	0.00%	1	
Sub-total					119	13,576	15,727	28.52%	18,061	0.18%	466	33.56%		3,046	16.86%	12	4
<b>Purchased Receivables</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	292	35	10.00%	312	0.09%	9	40.26%	0.38	36	11.40%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	226	24	10.00%	228	0.19%	8	35.25%	0.71	48	21.14%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	16	175	10.00%	33	0.32%	3	40.00%	0.85	11	34.48%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	68	-	-	69	0.54%	3	24.06%	0.95	20	28.54%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	47	90	10.00%	56	1.08%	4	38.50%	0.71	34	60.83%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	37	70	10.00%	27	2.74%	3	40.00%	0.31	23	87.02%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	5	-	-	5	14.16%	1	40.00%	1.00	10	178.71%	1	
Default	Default	100.00 (Default)	C	C to D	127	15	-	-	15	100.00%	1	40.00%	1.00	-	-	6	
Sub-total					128	706	394	10.00%	745	2.40%	32	37.07%		182	24.44%	7	-
<b>Total (all wholesale portfolios)</b>					129	138,517	210,598	34.98%	212,190	1.20%	7,206	31.24%		70,922	33.42%	784	737

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

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

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

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

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

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

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

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

(9) The Bank updated best estimate of expected loss (BEEL) methodology in Q4'24 to ensure no double count between allowance shortfall capital deduction and RWA.



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

(\$ millions except as noted)

						Q3 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
<b>Canadian insured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			1	23,195	-	-	41,637	0.01%	111,526	31.33%		735	1.77%	2	
Very low to Low		0.15 to <0.25			2	6,798	-	-	697	0.22%	24,959	92.30%		277	39.81%	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,792	-	-	271	0.69%	27,558	65.83%		135	49.71%	1	
Medium		0.75 to <2.50			5	2,372	-	-	38	0.83%	10,071	92.45%		39	102.27%	-	
Medium to High		2.50 to <10.00			6	1,955	-	-	-	3.26%	6,917	10.00%		-	25.74%	-	
High		10.00 to <100.00			7	424	-	-	-	-	1,681	-		-	-	-	
Default		100.00 (Default)			8	108	-	-	1	100.00%	512	34.06%		-	-	-	1
Sub-total					9	42,644	-	-	42,644	0.02%	183,224	32.54%		1,186	2.78%	5	10
<b>Canadian uninsured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			10	91,019	41,601	33.53%	104,965	0.08%	392,978	13.94%		2,931	2.79%	11	
Very low to Low		0.15 to <0.25			11	18,923	3,901	43.59%	20,623	0.23%	59,006	18.82%		1,820	8.83%	9	
Low		0.25 to <0.50			12	2,851	294	38.19%	2,963	0.46%	8,528	18.61%		427	14.40%	3	
Low		0.50 to <0.75			13	35,675	-	-	35,675	0.69%	74,463	14.90%		5,594	15.68%	37	
Medium		0.75 to <2.50			14	835	53	107.98%	892	0.92%	3,736	34.56%		408	45.76%	3	
Medium to High		2.50 to <10.00			15	8,547	268	59.57%	8,707	4.13%	21,544	17.11%		4,558	52.35%	61	
High		10.00 to <100.00			16	1,348	9	49.38%	1,357	31.12%	3,240	15.27%		1,146	84.71%	65	
Default		100.00 (Default)			17	396	3	74.40%	398	100.00%	1,125	16.52%		756	189.72%	11	
Sub-total					18	159,594	46,129	34.65%	175,575	0.92%	564,620	15.06%		17,640	10.05%	200	168
<b>Non-Canadian residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			19	1,579	6,772	59.15%	5,584	0.05%	43,804	43.42%		337	6.03%	1	
Very low to Low		0.15 to <0.25			20	12,831	109	100.00%	12,940	0.21%	15,991	23.29%		1,250	9.66%	6	
Low		0.25 to <0.50			21	1,072	495	49.32%	1,315	0.40%	12,291	44.08%		387	29.54%	2	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,055	61	100.33%	3,117	0.96%	4,933	33.67%		1,288	41.33%	10	
Medium to High		2.50 to <10.00			24	879	26	66.38%	897	3.58%	4,211	36.90%		914	101.88%	12	
High		10.00 to <100.00			25	118	1	80.52%	119	26.13%	475	22.71%		138	116.19%	8	
Default		100.00 (Default)			26	190	1	79.77%	191	100.00%	1,985	35.40%		434	227.65%	49	
Sub-total					27	19,724	7,465	59.47%	24,163	1.31%	83,690	30.93%		4,748	19.65%	88	134
<b>Qualifying revolving retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			28	1,277	43,904	56.90%	26,257	0.06%	3,237,638	78.48%		863	3.29%	14	
Very low to Low		0.15 to <0.25			29	274	2,789	77.45%	2,434	0.17%	314,299	89.98%		203	8.34%	4	
Low		0.25 to <0.50			30	3,387	16,683	43.34%	10,618	0.28%	1,068,845	72.95%		1,107	10.43%	22	
Low		0.50 to <0.75			31	23	173	88.10%	175	0.56%	38,656	91.33%		39	22.30%	1	
Medium		0.75 to <2.50			32	5,380	5,276	57.88%	8,434	1.25%	724,452	77.38%		2,916	34.57%	82	
Medium to High		2.50 to <10.00			33	2,816	1,516	89.30%	4,170	4.70%	549,858	84.09%		3,938	94.45%	162	
High		10.00 to <100.00			34	1,614	393	67.09%	1,878	23.89%	214,705	75.67%		3,283	174.80%	345	
Default		100.00 (Default)			35	148	43	41.10%	166	100.00%	13,416	61.88%		595	358.99%	71	
Sub-total					36	14,919	70,777	55.40%	54,132	1.80%	6,161,869	78.07%		12,944	23.91%	701	727
<b>Retail small-and-medium-sized entities</b>																	
Exceptionally low to Very low		0.00 to <0.15			37	369	2,727	59.75%	2,198	0.07%	73,923	65.81%		264	12.00%	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,356	2,463	48.25%	2,505	0.39%	55,115	47.17%		678	27.08%	4	
Low		0.50 to <0.75			40	1,860	934	50.42%	2,304	0.65%	45,138	47.31%		887	38.50%	7	
Medium		0.75 to <2.50			41	2,943	569	46.79%	3,174	1.90%	22,969	45.26%		1,821	57.38%	27	
Medium to High		2.50 to <10.00			42	2,982	166	60.67%	3,053	4.47%	25,370	53.83%		2,398	78.54%	74	
High		10.00 to <100.00			43	1,113	99	53.42%	1,139	28.36%	10,403	51.87%		1,259	110.49%	167	
Default		100.00 (Default)			44	472	19	50.18%	440	100.00%	3,263	55.53%		2,102	478.22%	109	
Sub-total					45	11,095	6,977	53.29%	14,813	6.65%	236,181	51.53%		9,409	63.52%	389	366
<b>Other retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			46	2,166	1,861	44.40%	3,940	0.10%	263,856	42.96%		475	12.05%	2	
Very low to Low		0.15 to <0.25			47	2,380	2,374	63.30%	2,958	0.20%	189,661	79.52%		1,144	38.68%	5	
Low		0.25 to <0.50			48	3,351	2,565	31.88%	4,166	0.28%	799,443	43.11%		943	22.64%	5	
Low		0.50 to <0.75			49	1,954	58	45.60%	1,976	0.66%	84,063	51.01%		812	41.10%	6	
Medium		0.75 to <2.50			50	2,314	433	40.98%	2,488	1.25%	226,207	54.27%		1,522	61.15%	16	
Medium to High		2.50 to <10.00			51	1,576	161	42.01%	1,636	4.26%	347,408	53.97%		1,293	79.03%	38	
High		10.00 to <100.00			52	543	142	32.75%	588	27.46%	296,614	54.89%		690	117.33%	88	
Default		100.00 (Default)			53	128	3	44.48%	128	100.00%	50,301	56.24%		388	304.27%	58	
Sub-total					54	14,412	7,597	45.63%	17,880	2.28%	2,257,553	53.29%		7,267	40.65%	218	195
<b>Total (all retail portfolios)</b>					55	262,388	138,945	48.09%	329,207	1.30%	9,487,137	32.57%		53,194	16.16%	1,601	1,600

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

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

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

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

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

(6) Obligor count for Retail portfolios is at the account level, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

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

(\$ millions except as noted)

						Q3 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
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	10,870	12,269	41.04%	21,077	0.08%	4,253	35.46%	1.73	3,277	15.55%	6	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	23,483	11,489	38.50%	28,029	0.19%	4,833	34.99%	1.75	7,205	25.71%	18	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	33,916	21,261	38.37%	39,903	0.32%	9,213	35.32%	1.69	14,021	35.14%	46	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	37,433	17,130	39.15%	42,649	0.55%	7,206	35.06%	1.71	18,083	42.40%	76	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	32,732	16,330	43.24%	38,624	1.15%	8,415	36.59%	1.98	26,183	67.79%	162	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	9,311	4,587	48.89%	11,316	4.17%	4,706	34.79%	1.86	10,595	93.63%	166	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	4,870	1,415	38.10%	5,271	15.05%	1,004	36.73%	1.69	8,384	159.04%	292	
Default	Default	100.00 (Default)	C	C to D	63	3,085	571	38.98%	3,220	100.00%	604	40.12%	2.49	9,250	287.31%	828	
Sub-total					64	155,700	85,052	40.43%	190,089	2.92%	40,234	35.59%		96,998	51.03%	1,594	1,602
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	262,616	13,311	56.09%	270,089	0.01%	1,791	3.05%	2.92	3,970	1.47%	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	1,755	516	54.88%	2,038	0.19%	138	25.96%	1.69	128	6.28%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	388	253	32.64%	470	0.32%	85	24.99%	1.53	120	25.51%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	165	63	28.58%	183	0.55%	48	22.41%	1.97	65	35.38%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	60	24	36.08%	62	1.30%	41	26.30%	1.46	32	50.75%	-	
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	159	152	37.91%	217	3.32%	200	27.40%	1.06	148	68.50%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	38.19%	1	15.10%	1	40.92%	1.00	2	186.90%	-	
Default	Default	100.00 (Default)	C	C to D	72	1	-	5.00%	1	100.00%	2	37.18%	1.00	3	464.74%	-	
Sub-total					73	265,145	14,319	55.28%	273,061	0.02%	2,306	3.19%		4,468	1.64%	7	13
<b>Bank</b>																	
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	-	-	-	-	-	1	-	-	-	-	-	-
<b>Purchased Receivables</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	2	-	-	2	0.11%	1	59.00%	0.03	-	16.52%	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	12	-	-	12	0.32%	2	32.00%	1.00	3	28.71%	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	87	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	88	6	34	57.16%	25	2.74%	2	59.00%	0.78	29	110.70%	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					91	20	34	57.16%	39	1.89%	5	50.81%		32	81.78%	-	-
<b>Total (all wholesale portfolios)</b>					92	420,865	99,405	42.56%	463,189	1.17%	42,545	16.54%		101,498	21.91%	1,601	1,615

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						Q3 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
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	44,310	90,725	34.74%	82,264	0.08%	1,718	31.94%	2.03	14,502	17.63%	22	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	25,703	35,053	29.82%	34,789	0.19%	1,115	32.72%	1.90	10,125	29.10%	22	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	18,141	23,570	39.25%	25,403	0.32%	1,077	33.00%	2.10	10,466	41.20%	27	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	13,814	16,172	42.50%	19,706	0.54%	816	29.76%	2.28	9,567	48.55%	32	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,000	13,446	40.62%	19,010	1.19%	1,018	26.78%	2.33	11,254	59.20%	60	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	4,071	5,725	47.41%	6,317	4.43%	749	29.93%	2.07	5,932	93.90%	80	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	3,240	1,958	43.77%	3,919	15.06%	130	30.18%	2.13	5,744	146.56%	178	
Default	Default	100.00 (Default)	C	C to D	100	782	180	83.22%	926	100.00%	42	37.38%	2.91	1,851	199.79%	343	
Sub-total					101	125,061	186,829	36.01%	192,334	1.22%	6,665	31.41%		69,441	36.10%	764	699
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	47	-	-	47	0.07%	6	20.00%	1.00	3	6.41%	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					110	47	-	-	47	0.07%	6	20.00%		3	6.41%	-	-
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	7,634	7,963	37.57%	11,735	0.06%	209	37.29%	0.95	1,384	11.79%	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	739	5,456	18.31%	1,657	0.19%	116	27.92%	1.14	339	20.45%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	703	2,075	19.49%	903	0.32%	76	31.90%	0.79	410	45.42%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	384	176	17.00%	247	0.54%	29	41.82%	0.45	106	43.10%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,507	95	92.60%	946	0.93%	32	42.82%	0.58	669	70.74%	4	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	116	357	9	74.10%	356	2.79%	22	44.45%	1.79	102	28.66%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	1	1	10.00%	1	15.09%	2	44.62%	1.03	1	204.10%	-	
Default	Default	100.00 (Default)	C	C to D	118	3	-	-	3	100.00%	1	45.00%	1.00	19	562.50%	2	
Sub-total					119	11,328	15,775	28.65%	15,848	0.19%	487	36.36%		3,030	19.12%	13	4
<b>Purchased Receivables</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	304	5	10.00%	335	0.09%	11	41.02%	0.36	37	11.19%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	188	53	10.00%	193	0.19%	9	34.08%	0.57	38	19.56%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	4	172	10.00%	21	0.32%	2	40.00%	1.00	8	35.89%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	58	-	-	60	0.54%	4	31.93%	0.89	22	37.45%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	33	155	10.00%	49	1.59%	5	36.48%	0.62	33	66.52%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	62	69	10.00%	37	4.26%	4	40.00%	0.62	39	104.88%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	17	-	-	17	14.16%	1	40.00%	1.00	31	178.71%	1	
Default	Default	100.00 (Default)	C	C to D	127	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					128	666	454	10.00%	712	0.82%	36	37.95%		208	29.10%	2	-
<b>Total (all wholesale portfolios)</b>					129	137,102	203,058	35.38%	208,941	1.14%	7,194	31.80%		72,682	34.79%	779	703

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						Q2 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
<b>Canadian insured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			1	23,094	-	-	41,964	0.01%	112,830	31.58%		747	1.78%	2	
Very low to Low		0.15 to <0.25			2	6,991	-	-	712	0.22%	25,609	92.66%		285	40.03%	1	
Low		0.25 to <0.50			3	1	-	-	-	0.46%	-	100.00%		-	73.07%	-	
Low		0.50 to <0.75			4	8,000	-	-	291	0.69%	29,517	57.50%		121	41.62%	1	
Medium		0.75 to <2.50			5	2,471	-	-	44	0.83%	10,437	93.10%		45	102.99%	-	
Medium to High		2.50 to <10.00			6	1,936	-	-	-	3.26%	7,001	10.00%		-	25.83%	-	
High		10.00 to <100.00			7	417	-	-	-	-	1,683	-		-	-	-	
Default		100.00 (Default)			8	101	-	-	-	100.00%	509	38.72%		-	-	-	
Sub-total					9	43,011	-	-	43,011	0.02%	187,586	32.76%		1,198	2.79%	4	11
<b>Canadian uninsured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			10	86,437	41,192	33.47%	100,224	0.08%	382,062	14.44%		2,935	2.93%	11	
Very low to Low		0.15 to <0.25			11	18,494	3,863	43.93%	20,192	0.23%	55,775	19.47%		1,850	9.16%	9	
Low		0.25 to <0.50			12	3,117	294	37.05%	3,226	0.46%	9,084	19.32%		483	14.99%	3	
Low		0.50 to <0.75			13	35,511	-	-	35,511	0.69%	76,117	15.92%		6,125	17.25%	39	
Medium		0.75 to <2.50			14	1,087	98	107.96%	1,192	0.93%	4,170	38.54%		626	52.50%	4	
Medium to High		2.50 to <10.00			15	8,453	238	54.04%	8,581	4.09%	21,731	17.99%		4,782	55.73%	63	
High		10.00 to <100.00			16	1,187	12	43.04%	1,192	30.00%	2,992	15.96%		1,076	90.25%	58	
Default		100.00 (Default)			17	334	3	91.75%	337	100.00%	1,019	17.68%		694	206.37%	8	
Sub-total					18	154,620	45,700	34.65%	170,455	0.86%	552,950	15.80%		18,571	10.90%	195	184
<b>Non-Canadian residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			19	1,540	6,717	59.12%	5,511	0.05%	44,049	43.38%		332	6.02%	1	
Very low to Low		0.15 to <0.25			20	11,262	106	100.00%	11,368	0.21%	15,252	22.89%		1,077	9.47%	5	
Low		0.25 to <0.50			21	1,035	454	49.12%	1,259	0.40%	11,745	43.97%		368	29.26%	2	
Low		0.50 to <0.75			22	20	-	-	20	-	-	-		3	15.79%	-	
Medium		0.75 to <2.50			23	2,456	39	100.52%	2,496	0.96%	4,671	32.78%		1,010	40.46%	8	
Medium to High		2.50 to <10.00			24	854	24	65.87%	869	3.61%	4,171	36.78%		887	102.08%	12	
High		10.00 to <100.00			25	99	3	91.82%	102	26.15%	444	21.96%		113	110.49%	7	
Default		100.00 (Default)			26	203	2	83.96%	204	100.00%	2,059	36.06%		481	235.27%	51	
Sub-total					27	17,469	7,345	59.36%	21,829	1.45%	82,391	31.00%		4,271	19.56%	86	125
<b>Qualifying revolving retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			28	1,149	43,169	56.54%	25,557	0.06%	3,199,937	78.71%		839	3.28%	13	
Very low to Low		0.15 to <0.25			29	247	2,696	76.91%	2,320	0.17%	305,741	90.33%		195	8.40%	4	
Low		0.25 to <0.50			30	3,252	16,219	42.93%	10,214	0.28%	1,043,846	72.50%		1,056	10.34%	21	
Low		0.50 to <0.75			31	17	155	87.61%	153	0.56%	36,388	91.95%		34	22.54%	1	
Medium		0.75 to <2.50			32	5,199	5,147	57.54%	8,160	1.26%	716,474	77.23%		2,827	34.64%	79	
Medium to High		2.50 to <10.00			33	2,689	1,490	89.52%	4,023	4.68%	543,440	84.32%		3,805	94.59%	156	
High		10.00 to <100.00			34	1,533	381	68.34%	1,793	23.65%	208,922	75.75%		3,132	174.66%	327	
Default		100.00 (Default)			35	145	40	40.80%	162	100.00%	12,397	61.81%		607	375.64%	69	
Sub-total					36	14,231	69,297	55.06%	52,382	1.78%	6,067,145	78.10%		12,495	23.85%	670	676
<b>Retail small-and-medium-sized entities</b>																	
Exceptionally low to Very low		0.00 to <0.15			37	362	2,633	59.50%	2,127	0.06%	71,480	65.25%		254	11.92%	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,375	2,479	48.55%	2,547	0.39%	56,188	47.16%		689	27.05%	4	
Low		0.50 to <0.75			40	1,876	913	51.31%	2,316	0.65%	45,831	47.32%		892	38.52%	7	
Medium		0.75 to <2.50			41	2,943	580	47.00%	3,177	1.90%	23,309	45.18%		1,822	57.34%	27	
Medium to High		2.50 to <10.00			42	2,999	164	61.85%	3,068	4.50%	25,368	53.48%		2,394	78.03%	74	
High		10.00 to <100.00			43	1,137	103	53.08%	1,165	28.74%	10,473	51.90%		1,282	110.05%	173	
Default		100.00 (Default)			44	440	28	40.58%	411	100.00%	3,219	56.57%		1,857	452.70%	128	
Sub-total					45	11,132	6,900	53.32%	14,811	6.55%	235,868	51.30%		9,190	62.05%	414	341
<b>Other retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			46	2,338	1,785	44.97%	4,167	0.10%	242,413	42.82%		506	12.15%	2	
Very low to Low		0.15 to <0.25			47	2,496	2,352	63.35%	2,985	0.20%	192,015	79.84%		1,156	38.71%	5	
Low		0.25 to <0.50			48	3,672	2,545	31.87%	4,479	0.28%	791,586	42.77%		1,003	22.40%	5	
Low		0.50 to <0.75			49	2,107	53	45.41%	2,127	0.66%	93,590	51.19%		911	42.82%	7	
Medium		0.75 to <2.50			50	2,504	433	40.62%	2,677	1.27%	234,915	54.03%		1,651	61.66%	19	
Medium to High		2.50 to <10.00			51	1,686	182	38.63%	1,748	4.26%	347,350	53.73%		1,372	78.47%	39	
High		10.00 to <100.00			52	557	181	30.00%	609	27.22%	302,953	55.12%		721	118.41%	91	
Default		100.00 (Default)			53	132	4	37.83%	130	100.00%	50,614	56.33%		377	288.09%	62	
Sub-total					54	15,922	7,535	45.52%	18,922	2.27%	2,255,436	52.98%		7,697	40.67%	230	224
<b>Total (all retail portfolios)</b>					55	255,955	136,777	47.86%	321,410	1.28%	9,381,376	33.08%		53,422	16.62%	1,599	1,561

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

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

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

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

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

(6) Obligor count for Retail portfolios is at the account level, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

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

(\$ millions except as noted)

						Q2 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	
<b>Corporate</b>																		
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	16,291	11,584	40.69%	25,575	0.09%	4,388	36.09%	1.70	3,687	14.42%	7		
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	24,742	13,542	39.15%	29,849	0.19%	5,074	34.74%	1.62	7,694	25.78%	20		
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	36,210	18,593	35.56%	41,184	0.32%	9,123	35.30%	1.64	13,555	32.91%	44		
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	34,948	16,863	39.75%	40,509	0.55%	7,699	35.45%	1.72	17,655	43.58%	74		
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	31,669	15,068	43.45%	37,143	1.16%	8,682	36.54%	1.97	24,631	66.32%	153		
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	8,718	4,184	46.97%	10,381	4.36%	4,273	36.41%	1.73	10,041	96.72%	165		
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	3,744	1,289	44.61%	4,142	15.45%	982	36.19%	1.79	6,607	159.53%	232		
Default	Default	100.00 (Default)	C	C to D	63	2,214	394	36.63%	2,322	100.00%	541	40.84%	2.90	6,458	278.13%	658		
Sub-total					64	158,536	81,517	39.95%	191,105	2.38%	40,762	35.75%		90,328	47.27%	1,353	1,492	
<b>Sovereign</b>																		
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	249,857	12,382	55.28%	256,709	0.01%	1,777	5.53%	2.85	3,157	1.23%	4		
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,250	450	52.94%	2,488	0.19%	130	26.35%	1.56	119	4.78%	-		
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	404	261	31.64%	485	0.32%	84	26.24%	1.51	130	26.77%	1		
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	170	85	29.64%	196	0.55%	60	28.86%	1.98	85	43.40%	-		
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	50	28	35.26%	54	1.30%	59	28.21%	1.53	29	55.10%	-		
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	142	113	38.53%	185	3.43%	198	26.62%	1.07	125	67.35%	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	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					73	252,873	13,319	54.39%	260,117	0.02%	2,308	5.66%		3,645	1.40%	7	13	
<b>Bank</b>																		
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	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Purchased Receivables</b>																		
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	-	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	10	-	-	10	0.19%	1	59.00%	0.05	2	26.76%	-		
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	71	-	-	71	0.32%	2	37.19%	0.82	22	30.89%	-		
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	87	4	-	-	4	1.58%	1	59.00%	0.05	4	99.55%	-		
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	88	-	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					91	85	-	-	85	0.36%	4	40.68%		28	33.47%	-	-	
<b>Total (all wholesale portfolios)</b>						92	411,494	94,836	41.97%	451,307	0.96%	43,074	18.48%		94,001	20.82%	1,360	1,505

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						Q2 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	
<b>Corporate</b>																		
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	42,441	90,810	34.42%	80,131	0.08%	1,753	32.04%	2.00	14,076	17.57%	22		
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	27,194	36,696	29.99%	36,646	0.19%	1,174	32.61%	1.83	10,451	28.52%	23		
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	17,136	20,730	40.29%	23,896	0.32%	1,070	32.31%	2.05	9,736	40.74%	25		
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	13,975	16,763	41.24%	19,836	0.54%	874	30.02%	2.32	9,800	49.40%	33		
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,254	12,867	42.51%	19,195	1.18%	1,016	26.65%	2.28	11,092	57.79%	60		
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	4,103	4,438	45.66%	5,630	4.42%	686	27.33%	2.13	4,860	86.31%	68		
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	2,405	1,875	44.76%	3,074	14.43%	125	29.99%	2.59	4,516	146.92%	133		
Default	Default	100.00 (Default)	C	C to D	100	924	198	71.06%	1,059	100.00%	32	35.62%	2.79	2,888	272.66%	354		
Sub-total					101	123,432	184,377	35.80%	189,467	1.21%	6,730	31.27%		67,419	35.58%	718	551	
<b>Sovereign</b>																		
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	-	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					110	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Bank</b>																		
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	7,844	8,187	36.01%	11,536	0.07%	211	33.99%	0.95	1,371	11.89%	3		
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	992	5,932	18.97%	2,063	0.19%	114	29.15%	1.02	425	20.63%	1		
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	629	1,971	17.79%	827	0.32%	76	35.87%	0.82	424	51.26%	1		
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	377	197	18.75%	383	0.54%	41	40.21%	0.48	167	43.57%	1		
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,505	34	90.27%	1,038	0.96%	32	40.49%	0.56	686	66.13%	4		
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	116	350	2	15.76%	344	2.82%	19	44.22%	2.30	83	24.03%	1		
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	1	-	10.00%	1	15.10%	1	45.00%	1.03	2	205.86%	-		
Default	Default	100.00 (Default)	C	C to D	118	1	-	11.32%	-	100.00%	1	24.82%	1.00	-	310.23%	-		
Sub-total					119	11,699	16,323	27.52%	16,192	0.18%	495	34.10%		3,158	19.50%	11	5	
<b>Purchased Receivables</b>																		
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	298	9	10.00%	298	0.10%	15	40.60%	0.65	43	14.43%	-		
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	234	48	10.00%	239	0.19%	7	35.71%	0.70	51	21.33%	-		
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	10	172	10.00%	27	0.32%	5	40.00%	0.89	9	34.85%	-		
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	58	-	-	58	0.54%	7	33.62%	0.96	23	40.23%	-		
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	49	-	-	49	1.55%	2	40.00%	0.22	34	68.11%	1		
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	10	-	-	10	2.74%	1	40.00%	0.07	8	84.44%	-		
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	18	-	-	18	14.16%	1	40.00%	1.00	32	178.71%	1		
Default	Default	100.00 (Default)	C	C to D	127	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					128	677	229	10.00%	699	0.67%	38	38.27%		200	28.64%	2	-	
<b>Total (all wholesale portfolios)</b>						129	135,808	200,929	35.10%	206,358	1.13%	7,263	31.52%		70,777	34.30%	731	556

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						Q1 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
<b>Canadian insured residential</b>																	
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
<b>Canadian uninsured residential</b>																	
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	-	-	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
<b>Non-Canadian residential</b>																	
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
<b>Qualifying revolving retail</b>																	
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
<b>Retail small-and-medium-sized entities</b>																	
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
<b>Other retail</b>																	
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
<b>Total (all retail portfolios)</b>					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, Securitisation, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

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

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

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

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

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

(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
<b>Corporate</b>																	
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
<b>Sovereign</b>																	
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
<b>Bank</b>																	
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	-	-	-	-	-	-	-	-	-	-	-	-
<b>Purchased Receivables</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	87	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	88	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					91	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					92	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, Securitisation, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

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

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

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

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

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

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

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



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

(\$ millions except as noted)

						Q1 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
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	42,854	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	94	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-	95	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+	96	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-	97	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-	98	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	99	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	100	382	133	80.62%	489	100.00%	22	38.37%	3.36	1,902	388.99%	188	
Sub-total					101	121,890	181,322	36.46%	188,003	0.89%	6,764	32.39%		66,660	35.46%	540	393
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					110	-	-	-	-	-	-	-	-	-	-	-	-
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	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	112	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-	113	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+	114	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-	115	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-	116	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	117	1	-	10.00%	1	15.10%	1	45.00%	1.00	2	205.56%	-	
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					119	13,455	15,213	27.29%	17,607	0.22%	485	35.50%		4,002	22.73%	16	8
<b>Purchased Receivables</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	127	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					128	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					129	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, Securitisation, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						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)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Canadian insured residential</b>																	
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
<b>Canadian uninsured residential</b>																	
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
<b>Non-Canadian residential</b>																	
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
<b>Qualifying revolving retail</b>																	
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
<b>Retail small-and-medium-sized entities</b>																	
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
<b>Other retail</b>																	
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
<b>Total (all retail portfolios)</b>					<b>55</b>	<b>249,985</b>	<b>132,477</b>	<b>49.78%</b>	<b>315,939</b>	<b>1.16%</b>	<b>9,306,489</b>	<b>33.02%</b>		<b>48,876</b>	<b>15.47%</b>	<b>1,424</b>	<b>1,339</b>

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

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

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

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

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

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

(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
<b>Corporate</b>																	
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
<b>Sovereign</b>																	
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
<b>Bank</b>																	
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	-	-	-	-	-	-	-	-	-	-	-	-
<b>Purchased Receivables</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	87	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	88	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					91	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					<b>92</b>	<b>398,891</b>	<b>93,723</b>	<b>46.07%</b>	<b>442,066</b>	<b>0.83%</b>	<b>43,002</b>	<b>18.92%</b>		<b>91,924</b>	<b>20.80%</b>	<b>1,263</b>	<b>1,456</b>

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						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
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	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	94	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-	95	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+	96	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-	97	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-	98	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	99	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	100	578	266	48.26%	688	100.00%	24	33.39%	2.62	2,150	312.69%	230	
Sub-total					101	127,618	186,675	36.17%	195,143	0.91%	6,794	32.82%		70,256	36.00%	555	490
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					110	-	-	-	-	-	-	-	-	-	-	-	-
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	7,453	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	112	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-	113	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+	114	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-	115	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-	116	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	117	1	-	-	1	15.10%	1	45.00%	1.22	2	207.94%	-	
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	100.00%	1	45.00%	1.00	1	562.50%	-	
Sub-total					119	12,197	15,122	26.43%	16,194	0.24%	507	34.48%		3,572	22.05%	15	10
<b>Purchased Receivables</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	127	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					128	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					129	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, Securitisation, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

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

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

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

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

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

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

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

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

(\$ millions)

	Q4 2024			Q3 2024		
	Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
	IRB	Standardised		IRB	Standardised	
a	b	c	d	e	f	
1 RWA as at beginning of reporting period	227,374	72,241	15,194	218,200	74,237	13,904
2 Asset size (3)	1,214	(2,131)	(356)	7,452	(2,075)	1,116
3 Asset quality (4)	1,169	75	(52)	1,289	(52)	87
4 Model updates (5)	-	-	-	-	-	-
5 Methodology and policy (6)	(2,873)	-	-	82	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	1,048	397	191	351	131	87
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	227,932	70,582	14,977	227,374	72,241	15,194

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

(\$ millions)

	Q2 2024			Q1 2024		
	Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
	IRB	Standardised		IRB	Standardised	
a	b	c	d	e	f	
1 RWA as at beginning of reporting period	214,108	74,011	13,220	214,628	85,363	15,035
2 Asset size (3)	3,718	(788)	589	1,208	(8,955)	(996)
3 Asset quality (4)	1,624	(46)	55	2,035	12	(34)
4 Model updates (5)	-	-	-	(395)	-	-
5 Methodology and policy (6)	(4,288)	(441)	(129)	533	(200)	(497)
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	3,038	1,501	169	(3,901)	(2,209)	(288)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	218,200	74,237	13,904	214,108	74,011	13,220

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

(\$ millions)

	Q4 2023		
	Credit risk, of which		Counterparty credit risk (2)
	IRB	Standardised	
a	b	c	
1 RWA as at beginning of reporting period	200,512	90,798	15,032
2 Asset size (3)	4,340	(8,480)	(696)
3 Asset quality (4)	1,256	8	(22)
4 Model updates (5)	4,671	-	-
5 Methodology and policy (6)	(1,729)	(739)	-
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	5,578	3,776	721
8 Other	-	-	-
9 RWA as at end of reporting period	214,628	85,363	15,035

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

(2) Counterparty Credit Risk includes RWA for derivatives, SFTs, trades cleared through central counterparties and CVA charge.

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

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

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

(6) Methodology and policy include methodology changes to the calculations driven by regulatory policy changes, such as new or revised regulation.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)		Q4 2024										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	Standardised	FIRB	AIRB
LINE #	(\$ millions except as noted)											
Corporate (incl specialized lending and SMEs treated as corporate)	1	41,020	2,455	194,129	7,958	192,239	6,010	427,388	16,423	9.60%	45.42%	44.98%
Sovereign	2	665	-	-	-	274,960	32	275,625	32	0.24%	0.00%	99.76%
Bank	3	43	-	18,061	2,172	-	-	18,104	2,172	0.24%	99.76%	-
<b>Total Wholesale</b>	<b>4</b>	<b>41,728</b>	<b>2,455</b>	<b>212,190</b>	<b>10,130</b>	<b>467,199</b>	<b>6,042</b>	<b>721,117</b>	<b>18,627</b>	<b>5.79%</b>	<b>29.43%</b>	<b>64.79%</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	13,948	-	-	-	176,251	37,312	190,199	37,312	7.33%	-	92.67%
HELOCs	6	3,692	-	-	-	71,358	337	75,050	337	4.92%	-	95.08%
Other retail	7	14,278	426	-	-	16,768	868	31,046	1,294	45.99%	-	54.01%
Qualifying revolving retail	8	1,359	-	-	-	55,528	-	56,887	-	2.39%	-	97.61%
Retail SMEs	9	4,576	48	-	-	14,663	188	19,239	236	23.78%	-	76.22%
<b>Total Retail</b>	<b>10</b>	<b>37,853</b>	<b>474</b>	<b>-</b>	<b>-</b>	<b>334,568</b>	<b>38,705</b>	<b>372,421</b>	<b>39,179</b>	<b>10.16%</b>	<b>-</b>	<b>89.84%</b>
Other assets	11	15,572	-	-	-	-	-	15,572	-	100.00%	-	-
Equity	12	5,196	-	-	-	-	-	5,196	-	100.00%	-	-
<b>Total Bank</b>	<b>13</b>	<b>100,349</b>	<b>2,929</b>	<b>212,190</b>	<b>10,130</b>	<b>801,767</b>	<b>44,747</b>	<b>1,114,306</b>	<b>57,806</b>	<b>9.01%</b>	<b>19.04%</b>	<b>71.95%</b>

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)		Q3 2024										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	Standardised	FIRB	AIRB
LINE #	(\$ millions except as noted)											
Corporate (incl specialized lending and SMEs treated as corporate)	1	42,764	2,333	193,046	7,790	190,128	6,158	425,938	16,281	10.04%	45.32%	44.64%
Sovereign	2	615	-	47	-	273,061	33	273,723	33	0.22%	0.02%	99.76%
Bank	3	41	-	15,848	1,409	-	-	15,889	1,409	0.26%	99.74%	-
<b>Total Wholesale</b>	<b>4</b>	<b>43,420</b>	<b>2,333</b>	<b>208,941</b>	<b>9,199</b>	<b>463,189</b>	<b>6,191</b>	<b>715,550</b>	<b>17,723</b>	<b>6.07%</b>	<b>29.20%</b>	<b>64.73%</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	14,001	-	-	-	171,680	37,691	185,681	37,691	7.54%	-	92.46%
HELOCs	6	3,766	-	-	-	70,702	353	74,468	353	5.06%	-	94.94%
Other retail	7	13,889	437	-	-	17,880	948	31,769	1,385	43.72%	-	56.28%
Qualifying revolving retail	8	1,395	-	-	-	54,132	-	55,527	-	2.51%	-	97.49%
Retail SMEs	9	4,588	50	-	-	14,813	202	19,401	252	23.65%	-	76.35%
<b>Total Retail</b>	<b>10</b>	<b>37,639</b>	<b>487</b>	<b>-</b>	<b>-</b>	<b>329,207</b>	<b>39,194</b>	<b>366,846</b>	<b>39,681</b>	<b>10.26%</b>	<b>-</b>	<b>89.74%</b>
Other assets	11	15,691	-	-	-	-	-	15,691	-	100.00%	-	-
Equity	12	5,162	-	-	-	-	-	5,162	-	100.00%	-	-
<b>Total Bank</b>	<b>13</b>	<b>101,912</b>	<b>2,820</b>	<b>208,941</b>	<b>9,199</b>	<b>792,396</b>	<b>45,385</b>	<b>1,103,249</b>	<b>57,404</b>	<b>9.24%</b>	<b>18.94%</b>	<b>71.82%</b>

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

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

(3) As at October 31, 2024 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$25 million (a decrease of \$28 million as at July 31, 2024, a decrease of \$27 million as at April 30, 2024, a decrease of \$26 million as at January 31, 2024, a decrease of \$27 million as at October 31, 2023).

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

(\$ millions except as noted)		Q2 2024										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	Standardised	FIRB	AIRB
LINE #												
Corporate (incl specialized lending and SMEs treated as corporate)	1	44,544	2,108	190,166	7,698	191,190	5,331	425,900	15,137	10.46%	44.65%	44.89%
Sovereign	2	861	-	-	-	260,117	34	260,978	34	0.33%	-	99.67%
Bank	3	98	-	16,192	1,105	-	-	16,290	1,105	0.60%	99.40%	-
Total Wholesale	4	45,503	2,108	206,358	8,803	451,307	5,365	703,168	16,276	6.47%	29.35%	64.18%
Residential mortgages excluding home equity line of credits (HELOCs)	5	14,139	-	-	-	165,479	38,017	179,618	38,017	7.87%	-	92.13%
HELOCs	6	3,835	-	-	-	69,816	372	73,651	372	5.21%	-	94.79%
Other retail	7	13,919	458	-	-	18,922	1,026	32,841	1,484	42.38%	-	57.62%
Qualifying revolving retail	8	1,504	-	-	-	52,382	-	53,886	-	2.79%	-	97.21%
Retail SMEs	9	4,507	51	-	-	14,811	213	19,318	264	23.33%	-	76.67%
Total Retail	10	37,904	509	-	-	321,410	39,628	359,314	40,137	10.55%	-	89.45%
Other assets	11	16,105	-	-	-	-	-	16,105	-	100.00%	-	-
Equity	12	5,128	-	-	-	-	-	5,128	-	100.00%	-	-
Total Bank	13	104,640	2,617	206,358	8,803	772,717	44,993	1,083,715	56,413	9.66%	19.04%	71.30%

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

(\$ millions except as noted)		Q1 2024										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	Standardised	FIRB	AIRB
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)**

(\$ millions except as noted)		Q4 2023										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	Standardised	FIRB	AIRB
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, Securitisation, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

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

(3) As at October 31, 2024 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$25 million (a decrease of \$28 million as at July 31, 2024, a decrease of \$27 million as at April 30, 2024, a decrease of \$26 million as at January 31, 2024, a decrease of \$27 million as at October 31, 2023).

**CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)**

(\$ millions)	LINE #	Q4 2024				Q3 2024			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	158,532	256,589	12,267	427,388	156,570	256,934	12,434	425,938
Sovereign	2	86,429	179,737	9,459	275,625	80,718	185,196	7,809	273,723
Bank	3	2,033	4,918	11,153	18,104	1,963	3,708	10,218	15,889
<b>Total Wholesale</b>	<b>4</b>	<b>246,994</b>	<b>441,244</b>	<b>32,879</b>	<b>721,117</b>	<b>239,251</b>	<b>445,838</b>	<b>30,461</b>	<b>715,550</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	157,730	32,469	-	190,199	154,693	30,988	-	185,681
HELOCs	6	63,972	11,078	-	75,050	63,526	10,942	-	74,468
Other retail	7	12,742	18,287	17	31,046	13,267	18,489	13	31,769
Qualifying revolving retail	8	53,277	3,610	-	56,887	51,974	3,553	-	55,527
Retail SMEs	9	10,672	8,567	-	19,239	10,688	8,713	-	19,401
<b>Total Retail</b>	<b>10</b>	<b>298,393</b>	<b>74,011</b>	<b>17</b>	<b>372,421</b>	<b>294,148</b>	<b>72,685</b>	<b>13</b>	<b>366,846</b>
Other assets	11	8,365	6,874	333	15,572	8,360	6,989	342	15,691
Equity	12	406	2,838	1,952	5,196	388	2,724	2,050	5,162
<b>Total Bank</b>	<b>13</b>	<b>554,158</b>	<b>524,967</b>	<b>35,181</b>	<b>1,114,306</b>	<b>542,147</b>	<b>528,236</b>	<b>32,866</b>	<b>1,103,249</b>

**CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)**

(\$ millions)	LINE #	Q2 2024				Q1 2024			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	152,080	261,915	11,905	425,900	151,881	254,556	11,406	417,843
Sovereign	2	84,877	167,474	8,627	260,978	79,106	169,706	8,839	257,651
Bank	3	1,925	3,671	10,694	16,290	2,227	3,318	12,273	17,818
<b>Total Wholesale</b>	<b>4</b>	<b>238,882</b>	<b>433,060</b>	<b>31,226</b>	<b>703,168</b>	<b>233,214</b>	<b>427,580</b>	<b>32,518</b>	<b>693,312</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	150,692	28,926	-	179,618	148,989	26,843	-	175,832
HELOCs	6	62,774	10,877	-	73,651	62,115	10,562	-	72,677
Other retail	7	13,843	18,988	10	32,841	14,515	18,408	9	32,932
Qualifying revolving retail	8	50,283	3,603	-	53,886	48,306	3,543	-	51,849
Retail SMEs	9	10,660	8,658	-	19,318	10,716	8,604	-	19,320
<b>Total Retail</b>	<b>10</b>	<b>288,252</b>	<b>71,052</b>	<b>10</b>	<b>359,314</b>	<b>284,641</b>	<b>67,960</b>	<b>9</b>	<b>352,610</b>
Other assets	11	8,615	7,130	360	16,105	8,377	6,718	363	15,458
Equity	12	360	2,633	2,135	5,128	360	2,441	2,227	5,028
<b>Total Bank</b>	<b>13</b>	<b>536,109</b>	<b>513,875</b>	<b>33,731</b>	<b>1,083,715</b>	<b>526,592</b>	<b>504,699</b>	<b>35,117</b>	<b>1,066,408</b>

**CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)**

(\$ millions)	LINE #	Q4 2023			
		Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	150,562	267,561	12,471	430,594
Sovereign	2	75,474	168,436	11,130	255,040
Bank	3	1,810	3,910	10,807	16,527
<b>Total Wholesale</b>	<b>4</b>	<b>227,846</b>	<b>439,907</b>	<b>34,408</b>	<b>702,161</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	148,970	26,503	-	175,473
HELOCs	6	63,708	10,779	-	74,487
Other retail	7	15,826	30,445	5	46,276
Qualifying revolving retail	8	45,323	3,683	-	49,006
Retail SMEs	9	10,488	8,971	-	19,459
<b>Total Retail</b>	<b>10</b>	<b>284,315</b>	<b>80,381</b>	<b>5</b>	<b>364,701</b>
Other assets	11	9,019	7,163	302	16,484
Equity	12	342	2,366	2,449	5,157
<b>Total Bank</b>	<b>13</b>	<b>521,522</b>	<b>529,817</b>	<b>37,164</b>	<b>1,088,503</b>

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



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

(\$ millions)	LINE #	Q4 2024				Q3 2024				Q2 2024	Q1 2024	Q4 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	314,811	91,896	20,681	427,388	316,127	88,595	21,216	425,938	425,900	417,843	430,594
Sovereign	2	267,538	5,453	2,634	275,625	265,402	5,763	2,558	273,723	260,978	257,651	255,040
Bank	3	13,581	2,482	2,041	18,104	11,331	2,732	1,826	15,889	16,290	17,818	16,527
<b>Total Wholesale</b>	<b>4</b>	<b>595,930</b>	<b>99,831</b>	<b>25,356</b>	<b>721,117</b>	<b>592,860</b>	<b>97,090</b>	<b>25,600</b>	<b>715,550</b>	<b>703,168</b>	<b>693,312</b>	<b>702,161</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	189,965	204	30	190,199	185,471	181	29	185,681	179,618	175,832	175,473
HELOCs	6	54,073	20,977	-	75,050	53,578	20,890	-	74,468	73,651	72,677	74,487
Other retail	7	26,926	4,117	3	31,046	27,698	4,067	4	31,769	32,841	32,932	46,276
Qualifying revolving retail	8	15,987	40,900	-	56,887	15,535	39,992	-	55,527	53,886	51,849	49,006
Retail SMEs	9	15,119	4,100	20	19,239	15,303	4,073	25	19,401	19,318	19,320	19,459
<b>Total Retail</b>	<b>10</b>	<b>302,070</b>	<b>70,298</b>	<b>53</b>	<b>372,421</b>	<b>297,585</b>	<b>69,203</b>	<b>58</b>	<b>366,846</b>	<b>359,314</b>	<b>352,610</b>	<b>364,701</b>
Other assets	11	15,572	-	-	15,572	15,691	-	-	15,691	16,105	15,458	16,484
Equity	12	4,575	621	-	5,196	4,542	620	-	5,162	5,128	5,028	5,157
<b>Total Bank</b>	<b>13</b>	<b>918,147</b>	<b>170,750</b>	<b>25,409</b>	<b>1,114,306</b>	<b>910,678</b>	<b>166,913</b>	<b>25,658</b>	<b>1,103,249</b>	<b>1,083,715</b>	<b>1,066,408</b>	<b>1,088,503</b>

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

(\$ millions)	LINE #	Q4 2024				Q3 2024				Q2 2024	Q1 2024	Q4 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	363,520	98,045	20,266	481,831	360,364	96,230	20,620	477,214	459,681	436,842	425,036
1 to 5 years	2	406,837	64,523	5,110	476,470	400,886	62,232	4,995	468,113	475,156	484,883	498,339
Greater than 5 years	3	147,790	8,182	33	156,005	149,428	8,451	43	157,922	148,878	144,683	165,128
<b>Total Bank</b>	<b>4</b>	<b>918,147</b>	<b>170,750</b>	<b>25,409</b>	<b>1,114,306</b>	<b>910,678</b>	<b>166,913</b>	<b>25,658</b>	<b>1,103,249</b>	<b>1,083,715</b>	<b>1,066,408</b>	<b>1,088,503</b>

**CREDIT RISK EXPOSURE BY INDUSTRY (1) (2)**

(\$ millions)	LINE #	Q4 2024				Q3 2024				Q2 2024	Q1 2024	Q4 2023
		Drawn	Commitments (undrawn) (3)	Other off-balance sheet items (4)	Total	Drawn	Commitments (undrawn) (3)	Other off-balance sheet items (4)	Total	Total	Total	Total
Agriculture	1	17,286	2,644	128	20,058	17,008	2,584	118	19,710	19,968	20,121	20,346
Communications	2	1,142	816	311	2,269	1,198	855	314	2,367	2,384	2,685	2,795
Construction	3	6,079	3,785	1,019	10,883	6,364	3,765	1,018	11,147	10,526	9,792	9,674
Financial	4	100,291	20,484	7,447	128,222	101,635	19,233	7,431	128,299	118,675	117,769	121,286
Forest products	5	1,205	532	191	1,928	1,121	561	186	1,868	1,815	1,763	1,839
Government	6	230,352	3,024	1,760	235,136	231,783	3,139	1,708	236,630	228,685	225,529	223,921
Individual	7	288,470	65,568	-	354,038	283,568	64,521	-	348,089	340,122	333,718	345,654
Manufacturing	8	33,603	15,555	1,696	50,854	33,843	14,928	1,865	50,636	49,761	48,612	51,055
Mining	9	3,152	3,793	876	7,821	3,170	3,442	869	7,481	7,255	6,745	7,019
Oil and Gas	10	3,180	3,010	623	6,813	3,133	2,751	668	6,552	6,700	6,834	7,012
Other	11	33,049	5,842	575	39,466	27,463	5,783	634	33,880	42,980	40,323	42,749
Real estate	12	69,419	8,632	1,234	79,285	69,542	8,475	1,153	79,170	77,419	79,017	77,545
Retail trade	13	30,602	4,262	645	35,509	30,495	4,232	646	35,373	34,888	33,331	32,894
Service industries	14	54,432	13,830	3,192	71,454	53,941	13,681	3,239	70,861	71,608	70,741	73,318
Transportation	15	13,925	2,457	1,243	17,625	13,946	2,570	1,258	17,774	18,014	17,751	18,719
Utilities	16	10,079	9,304	3,799	23,182	10,883	9,383	3,823	24,089	23,901	23,732	24,427
Wholesale trade	17	21,881	7,212	670	29,763	21,585	7,010	728	29,323	29,014	27,945	28,250
<b>Total Bank</b>	<b>18</b>	<b>918,147</b>	<b>170,750</b>	<b>25,409</b>	<b>1,114,306</b>	<b>910,678</b>	<b>166,913</b>	<b>25,658</b>	<b>1,103,249</b>	<b>1,083,715</b>	<b>1,066,408</b>	<b>1,088,503</b>

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

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

(3) 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.

(4) 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)		Q4 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)	8,274	20,452		1.4	40,105	7,686
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)					18,782	2,597
5	VaR for SFTs					-	-
6	Total						10,283

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

(\$ millions except as noted)		Q3 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)	6,710	18,793		1.4	35,607	6,922
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)					20,484	3,294
5	VaR for SFTs					-	-
6	Total						10,216

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

(\$ millions except as noted)		Q2 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)	7,814	17,139		1.4	34,848	6,214
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)					20,199	2,840
5	VaR for SFTs					-	-
6	Total						9,054

**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

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

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

(\$ millions)

Regulatory portfolio	LINE #	Q4 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	-	6	4	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	70	-	7	-	-	-
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	49	-	-	-	-	-
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10</b>	-	-	-	-	-	-	6	4	-	-	119	-	7	-	136

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

(\$ millions)

Regulatory portfolio	LINE #	Q3 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	-	12	10	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	2	83	-	1	-	-
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	55	-	-	-	-	-
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10</b>	-	-	-	-	-	-	12	10	-	2	138	-	1	-	163

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

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

(\$ millions)

Regulatory portfolio	LINE #	Q2 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	-	7	3	-	-	-	-	-	-	-	10
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	6	37	-	-	3	-	46
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	1	-	-	38	-	-	2	-	41
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10</b>	-	-	-	-	-	-	7	4	-	6	75	-	-	5	-	97

**CCR3 - STANDARDISED 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10</b>	-	-	3	-	93	9	228	-	-	8	170	-	-	3	-	514

**CCR3 - STANDARDISED 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10</b>	-	-	5	-	80	5	298	-	-	200	-	-	-	-	-	588

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	122	0.10 %	141	40.69 %	2.59	21	16.76 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	344	0.19 %	230	36.87 %	2.58	71	20.74 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	241	0.32 %	289	36.55 %	2.86	69	28.68 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	280	0.54 %	297	37.48 %	1.82	124	44.25 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	617	1.18 %	619	36.38 %	1.74	380	61.62 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	161	3.58 %	122	39.98 %	1.78	161	100.21 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	21	15.07 %	26	38.60 %	1.34	37	173.40 %
Default	Default	100.00 (Default)	C	C to D	8	-	100.00 %	2	32.00 %	1.01	-	400.00 %
Sub-total					9	1,786	1.11 %	1,726	37.32 %		863	48.34 %
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,358	0.03 %	182	11.07 %	2.64	258	2.27 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	17	0.19 %	11	36.82 %	1.46	4	23.76 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	28	0.32 %	9	24.78 %	0.42	5	17.76 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	171	0.54 %	5	19.37 %	0.15	36	21.01 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	1	0.91 %	6	25.00 %	0.02	-	32.16 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	1	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	11,575	0.04 %	214	11.27 %		303	2.62 %
<b>Bank</b>												
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	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					28	13,361	0.18 %	1,940	14.65 %		1,166	8.73 %

(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 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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,957	0.06 %	3,518	41.99 %	0.85	1,847	10.89 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,048	0.19 %	201	42.01 %	1.84	558	27.23 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,996	0.32 %	231	41.43 %	1.22	803	40.25 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,642	0.54 %	302	41.56 %	0.79	904	55.06 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,294	1.07 %	258	35.96 %	1.16	804	62.10 %
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	358	2.93 %	152	40.08 %	1.45	338	94.26 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	118	14.19 %	25	33.57 %	1.48	176	150.09 %
Default	Default	100.00 (Default)	C	C to D	8	-	100.00 %	1	22.45 %	1.00	-	280.63 %
Sub-total					9	24,413	0.29 %	4,688	41.53 %		5,430	22.24 %
<b>Sovereign</b>												
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	-	-	-	-	-	-	-
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	19,044	0.06 %	258	45.00 %	1.40	2,903	15.25 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,108	0.19 %	137	45.00 %	0.99	294	26.54 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	671	0.32 %	77	45.00 %	0.61	258	38.46 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	102	0.54 %	25	45.00 %	1.37	57	55.18 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	44	1.08 %	10	45.00 %	1.01	33	74.91 %
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	8	2.74 %	5	45.00 %	0.04	7	94.56 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	20,977	0.08 %	512	45.00 %		3,552	16.94 %
<b>Total (all wholesale portfolios)</b>					28	45,390	0.19 %	5,200	43.13 %		8,982	19.79 %

(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 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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	191	0.10%	161	41.32%	2.82	33	17.34%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	81	0.19%	221	36.52%	2.67	10	11.98%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	245	0.32%	283	36.99%	2.86	74	30.24%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	232	0.54%	310	37.08%	1.87	102	43.93%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	617	1.16%	603	36.97%	1.79	385	62.51%
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	301	3.70%	115	38.51%	1.76	273	90.85%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	16	15.64%	23	37.82%	1.48	27	170.09%
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	1,683	1.08%	1,716	37.61%		904	53.76%
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	9,914	0.03%	178	12.92%	2.95	265	2.68%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	68	0.19%	10	39.23%	1.17	17	25.32%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	16	0.32%	9	22.63%	0.54	3	15.95%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	124	0.54%	6	23.67%	0.14	31	24.76%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	7	0.91%	6	25.02%	0.03	2	32.27%
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	10,129	0.04%	210	13.25%		318	3.14%
<b>Bank</b>												
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	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					28	11,812	0.18%	1,926	16.56%		1,222	10.35%

(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 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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,128	0.06%	3,461	43.76%	0.91	1,793	11.12%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,775	0.19%	210	42.44%	1.20	481	27.10%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,469	0.32%	222	39.90%	1.35	557	37.93%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,286	0.54%	323	42.26%	0.89	729	56.68%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,759	1.07%	247	37.62%	0.96	1,151	65.46%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	307	3.12%	154	40.67%	1.56	300	97.76%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	90	14.22%	16	32.80%	1.63	133	146.65%
Default	Default	100.00 (Default)	C	C to D	8	-	-	1	-	-	-	-
Sub-total					9	22,814	0.29%	4,634	42.76%		5,144	22.55%
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	1	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	1	0.06%	4	45.00%		-	11.85%
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	18,280	0.06%	257	44.97%	1.38	2,749	15.04%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,770	0.19%	139	44.73%	0.61	459	25.93%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	1,114	0.32%	75	45.00%	0.46	398	35.74%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	95	0.54%	22	45.00%	0.87	52	54.60%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	37	1.34%	11	45.00%	0.50	33	86.96%
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	5	2.74%	3	45.00%	0.04	5	94.61%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	21,301	0.09%	507	44.95%		3,696	17.34%
<b>Total (all wholesale portfolios)</b>					28	44,116	0.20%	5,145	43.82%		8,840	20.04%

(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 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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	230	0.10%	202	42.06%	2.42	32	13.89%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	422	0.19%	215	36.98%	2.49	211	49.96%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	114	0.32%	293	36.92%	2.39	35	30.25%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	202	0.54%	307	37.02%	1.69	89	43.93%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	576	1.32%	553	38.19%	1.61	391	67.87%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	285	3.92%	127	39.42%	1.67	256	89.93%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	13	16.02%	19	39.73%	1.39	24	181.67%
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	1,842	1.17%	1,716	38.33%		1,038	56.28%
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	10,501	0.03%	177	11.76%	2.92	243	2.32%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	105	0.19%	10	39.71%	1.06	27	25.63%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	35	0.32%	8	33.02%	0.78	10	27.93%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	220	0.54%	6	22.03%	0.26	54	24.50%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	0.91%	1	25.00%	0.02	1	32.16%
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	10,864	0.05%	203	12.31%		335	3.08%
<b>Bank</b>												
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	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					28	12,706	0.21%	1,919	16.08%		1,373	10.79%

(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 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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	20,211	0.06%	3,329	42.09%	0.77	1,952	9.66%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,679	0.19%	195	41.89%	1.33	465	27.72%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,314	0.32%	202	39.05%	1.52	484	36.79%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,097	0.54%	279	41.16%	0.79	602	54.83%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,249	1.04%	236	35.11%	1.03	740	59.28%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	223	3.13%	143	36.74%	1.09	199	89.33%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	11	14.79%	13	29.41%	2.35	14	132.53%
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	25,784	0.18%	4,397	41.49%		4,456	17.28%
<b>Sovereign</b>												
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	-	-	-	-	-	-	-
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	14,278	0.07%	271	45.00%	1.27	2,410	16.88%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,231	0.19%	127	45.00%	0.80	323	26.26%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	818	0.32%	67	45.00%	0.45	304	37.12%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	65	0.54%	21	45.00%	1.38	37	56.81%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	64	1.32%	13	45.00%	0.40	55	85.76%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74%	1	45.00%	0.02	3	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	16,460	0.09%	500	45.00%		3,132	19.03%
<b>Total (all wholesale portfolios)</b>					28	42,244	0.15%	4,897	42.86%		7,588	17.97%

(1) Calculated as obligor PD weighted by EAD.

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

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

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

**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
<b>Corporate</b>												
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%	1.54	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%	2.86	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%	2.99	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%	2.08	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%	1.90	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%	2.34	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%	1.48	55	176.73%
Default	Default	100.00 (Default)	C	C to D	8	1	100.00%	2	28.84%	1.86	-	-
Sub-total					9	1,710	0.95%	1,729	38.31%		921	53.89%
<b>Sovereign</b>												
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%	2.12	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%	1.66	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%	0.59	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%
<b>Bank</b>												
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	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					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
<b>Corporate</b>												
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%	0.90	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%	1.95	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%	1.64	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%	0.85	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%	1.71	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%	1.37	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%	2.44	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%
<b>Sovereign</b>												
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	-	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%
<b>Bank</b>												
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%	1.30	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%	1.03	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%	0.80	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%	0.75	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%	0.55	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%
<b>Total (all wholesale portfolios)</b>					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
<b>Corporate</b>												
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%
<b>Sovereign</b>												
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%
<b>Bank</b>												
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	-	-	-	-	-	-	-
<b>Total (all wholesale portfolios)</b>					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
<b>Corporate</b>												
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%
<b>Sovereign</b>												
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%
<b>Bank</b>												
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%
<b>Total (all wholesale portfolios)</b>					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.

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

		Q4 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	-	1,317	-	22	40,941	49,512
Cash – other currencies	2	4	5,704	-	9,804	103,473	95,446
Domestic sovereign debt	3	664	4,173	21	1,105	54,098	51,999
Other sovereign debt	4	3,705	472	2,481	1,134	65,802	75,182
Government agency debt	5	306	76	-	1	13,277	40,536
Corporate bonds	6	1,996	326	137	90	23,692	10,646
Equity securities	7	2,660	295	13,856	2,460	45,841	47,745
Other collateral	8	-	-	-	-	-	-
Total	9	9,335	12,363	16,517	18,107	347,124	371,066

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

		Q3 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	-	1,161	-	3,452	37,003	46,965
Cash – other currencies	2	171	4,087	1,294	7,694	114,453	100,135
Domestic sovereign debt	3	960	4,199	77	1,764	54,932	51,355
Other sovereign debt	4	2,650	445	1,510	792	68,792	84,672
Government agency debt	5	199	102	-	20	14,216	40,954
Corporate bonds	6	1,718	304	507	41	24,916	9,354
Equity securities	7	2,086	199	12,245	770	49,612	53,585
Other collateral	8	-	-	-	-	-	-
Total	9	7,784	10,497	15,633	14,533	363,924	387,020

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

		Q2 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	-	1,143	-	2,574	40,179	44,959
Cash – other currencies	2	-	4,579	-	4,482	99,986	96,998
Domestic sovereign debt	3	1,397	4,548	155	2,128	48,762	47,694
Other sovereign debt	4	2,324	436	979	1,295	61,415	74,751
Government agency debt	5	333	88	-	3	11,772	36,821
Corporate bonds	6	1,758	216	479	2	22,797	7,979
Equity securities	7	1,382	271	9,951	3,192	49,273	50,372
Other collateral	8	-	-	-	-	-	-
Total	9	7,194	11,281	11,564	13,676	334,184	359,574

**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

(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		Q4 2024		Q3 2024	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
<b>Notionals</b>					
Single-name credit default swaps	1	585	388	579	250
Index credit default swaps	2	22,000	15,406	20,896	14,335
Total return swaps	3	9,583	70	7,395	20
Credit options	4	765	417	924	621
Other credit derivatives	5	-	-	-	-
<b>Total notionals</b>	<b>6</b>	<b>32,933</b>	<b>16,281</b>	<b>29,794</b>	<b>15,226</b>
<b>Fair values</b>					
Positive fair value (asset)	7	124	9	118	17
Negative fair value (liability)	8	111	1	136	8

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q2 2024		Q1 2024	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
<b>Notionals</b>					
Single-name credit default swaps	1	581	229	569	234
Index credit default swaps	2	21,061	15,261	16,965	10,955
Total return swaps	3	7,655	19	6,213	23
Credit options	4	2,030	654	40	-
Other credit derivatives	5	-	-	-	-
<b>Total notionals</b>	<b>6</b>	<b>31,327</b>	<b>16,163</b>	<b>23,787</b>	<b>11,212</b>
<b>Fair values</b>					
Positive fair value (asset)	7	149	11	101	8
Negative fair value (liability)	8	108	2	69	3

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q4 2023	
		Protection bought	Protection sold
		a	b
(\$ millions)	LINE #		
<b>Notionals</b>			
Single-name credit default swaps	1	675	240
Index credit default swaps	2	16,252	9,770
Total return swaps	3	6,052	19
Credit options	4	-	-
Other credit derivatives	5	-	-
<b>Total notionals</b>	<b>6</b>	<b>22,979</b>	<b>10,029</b>
<b>Fair values</b>			
Positive fair value (asset)	7	182	12
Negative fair value (liability)	8	83	9



**CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES**

(\$ millions)	Q4 2024		Q3 2024		Q2 2024		Q1 2024		Q4 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	<b>Exposures to QCCPs (total)</b>		801	723	827	717	745				
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3	7,086	145	7,002	162	12,033	262	7,929	188	9,025	205	
4	(i) OTC derivatives	2,317	50	3,601	94	2,889	79	2,563	80	3,596	97
5	(ii) Exchange-traded derivatives	4,155	83	2,822	56	5,285	106	4,952	100	4,363	87
6	(iii) Securities financing transactions	614	12	579	12	3,859	77	414	8	1,066	21
7	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
8	Segregated initial margin	3,061		2,798		3,151		3,086		3,619	
9	Non-segregated initial margin	2,414		1,653		1,523		2,491		3,245	
10	Pre-funded default fund contributions (1)	1,790	656	1,513	561	1,571	565	1,509	529	1,658	540
10	<b>Exposures to non-QCCPs (total)</b>		-	-	-	-	-	-	-	-	
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.

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

(\$ millions)		Q4 2024
		a
1	K Reduced	230
2	K Hedged	202
3	Total	209

**CVA3 - THE STANDARDIZED APPROACH FOR CVA (SA-CVA)**

(\$ millions)		Q4 2024	
		Capital requirements under SA-CVA	Number of counterparties
		a	b
1	Interest rate risk	34	
2	Foreign exchange risk	25	
3	Reference credit spread risk	-	
4	Equity risk	1	
5	Commodity risk	3	
6	Counterparty credit spread risk	114	
7	<b>Total (sum of rows 1 to 6)</b>	177	

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

(\$ millions)		Q4 2024
		a
1	Total RWA for CVA at previous quarter-end	4,255
2	Total RWA for CVA at end of reporting period	3,893

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q4 2024				Q3 2024			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
<b>Interest Rate Contracts</b>									
Over-the-counter									
Swaps (2)	1	16,845,977	2,404	7,797	1,125	14,599,531	2,095	7,045	969
Forward rate agreements	2	3,414,449	650	2,696	600	2,173,864	496	2,699	566
Purchased options	3	253,694	42	338	188	209,273	17	281	175
Written options	4	255,721	2	211	78	206,411	2	197	74
	5	20,769,841	3,098	11,042	1,991	17,189,079	2,610	10,222	1,784
Exchange traded									
Futures	6	1,736,921	122	279	6	1,858,505	52	160	3
Purchased options	7	136,796	8	19	-	70,423	-	2	-
Written options	8	26,468	-	1	-	19,982	-	2	-
	9	1,900,185	130	299	6	1,948,910	52	164	3
<b>Total Interest Rate Contracts</b>	10	22,670,026	3,228	11,341	1,997	19,137,989	2,662	10,386	1,787
<b>Foreign Exchange Contracts</b>									
Over-the-counter									
Swaps	11	1,002,323	1,559	7,218	825	956,131	1,525	6,713	763
Forward foreign exchange contracts	12	679,927	2,709	9,643	1,764	650,008	1,997	9,511	1,808
Purchased options	13	76,576	142	447	142	77,052	129	426	124
Written options	14	88,210	1	119	27	87,412	2	133	29
	15	1,847,036	4,411	17,427	2,758	1,770,603	3,653	16,783	2,724
Exchange traded									
Futures	16	1,751	-	1	-	9,084	-	-	-
Purchased options	17	3,572	-	3	-	3,126	-	-	-
Written options	18	3,248	-	-	-	2,589	-	-	-
	19	8,571	-	4	-	14,799	-	-	-
<b>Total Foreign Exchange Contracts</b>	20	1,855,607	4,411	17,431	2,758	1,785,402	3,653	16,783	2,724
<b>Commodity Contracts</b>									
Over-the-counter									
Swaps	21	20,328	993	4,256	1,035	17,735	489	1,584	422
Purchased options	22	5,495	155	484	182	5,695	147	541	215
Written options	23	4,268	10	246	86	4,255	17	237	81
	24	30,091	1,158	4,986	1,303	27,685	653	2,362	718
Exchange traded									
Futures	25	36,071	176	594	12	36,710	197	726	15
Purchased options	26	43,931	179	319	6	44,267	218	399	8
Written options	27	45,440	-	73	1	45,366	7	112	2
	28	125,442	355	986	19	126,343	422	1,237	25
<b>Total Commodity Contracts</b>	29	155,533	1,513	5,972	1,322	154,028	1,075	3,599	743
<b>Equity Contracts</b>									
Over-the-counter	30	138,514	199	8,625	1,645	124,443	134	8,640	1,714
Exchange traded	31	333,126	675	2,899	58	268,828	125	1,422	28
<b>Total Equity Contracts</b>	32	471,640	874	11,524	1,703	393,271	259	10,062	1,742
<b>Credit Contracts</b>	33	39,561	103	309	39	37,605	620	1,200	76
<b>Sub-total</b>	34	25,192,367	10,129	46,577	7,819	21,508,295	8,269	42,030	7,072
<b>Total</b>	35	25,192,367	10,129	46,577	7,819	21,508,295	8,269	42,030	7,072

(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)		Q2 2024				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)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	
LINE #														
<b>Interest Rate Contracts</b>														
	Over-the-counter													
	Swaps (2)	1	11,757,430	2,783	7,443	654	10,190,893	1,782	6,105	736	9,611,030	1,265	5,133	1,006
	Forward rate agreements	2	1,892,776	310	1,473	361	862,950	258	1,240	455	132,653	571	2,219	471
	Purchased options	3	196,931	74	287	119	134,066	159	372	202	130,000	45	174	61
	Written options	4	181,898	3	212	81	122,495	3	114	39	118,524	1	140	77
		5	14,029,035	3,170	9,415	1,215	11,310,404	2,202	7,831	1,432	9,992,207	1,882	7,666	1,615
	Exchange traded													
	Futures	6	1,667,746	188	324	6	1,178,844	46	112	2	1,370,785	171	296	6
	Purchased options	7	69,717	-	2	-	43,736	-	1	-	37,264	3	4	-
	Written options	8	32,390	-	1	-	30,382	-	1	-	38,256	-	-	-
		9	1,769,853	188	327	6	1,252,962	46	114	2	1,446,305	174	300	6
	<b>Total Interest Rate Contracts</b>	10	15,798,888	3,358	9,742	1,221	12,563,366	2,248	7,945	1,434	11,438,512	2,056	7,966	1,621
<b>Foreign Exchange Contracts</b>														
	Over-the-counter													
	Swaps	11	882,889	1,772	6,323	616	799,358	1,537	5,613	575	780,954	1,921	6,517	1,313
	Forward foreign exchange contracts	12	749,452	1,874	8,268	1,517	528,036	962	6,291	1,105	564,366	2,300	9,296	1,908
	Purchased options	13	67,104	107	398	113	56,147	58	274	81	51,143	149	448	129
	Written options	14	76,789	2	123	29	64,457	1	112	39	55,370	2	118	39
		15	1,776,234	3,755	15,112	2,275	1,447,998	2,558	12,290	1,800	1,451,833	4,372	16,379	3,389
	Exchange traded													
	Futures	16	8,797	-	2	-	8,322	-	-	-	4,035	-	-	-
	Purchased options	17	2,571	-	1	-	1,985	-	-	-	1,851	3	8	-
	Written options	18	2,265	-	-	-	1,395	-	-	-	2,282	-	-	-
		19	13,633	-	3	-	11,702	-	-	-	8,168	3	8	-
	<b>Total Foreign Exchange Contracts</b>	20	1,789,867	3,755	15,115	2,275	1,459,700	2,558	12,290	1,800	1,460,001	4,375	16,387	3,389
<b>Commodity Contracts</b>														
	Over-the-counter													
	Swaps	21	19,597	780	2,753	843	19,972	567	3,063	794	18,574	468	1,957	683
	Purchased options	22	5,310	151	570	190	4,739	128	410	116	5,319	4	280	110
	Written options	23	3,668	57	209	54	3,592	51	280	86	4,218	47	331	106
		24	28,575	988	3,532	1,087	28,303	746	3,753	996	28,111	519	2,568	899
	Exchange traded													
	Futures	25	35,578	280	1,047	21	31,629	157	603	12	35,285	243	869	17
	Purchased options	26	41,049	31	135	3	36,091	282	439	9	30,397	329	535	11
	Written options	27	42,094	36	161	3	36,754	4	52	1	31,351	3	83	2
		28	118,721	347	1,343	27	104,474	443	1,094	22	97,033	575	1,487	30
	<b>Total Commodity Contracts</b>	29	147,296	1,335	4,875	1,114	132,777	1,189	4,847	1,018	125,144	1,094	4,055	929
<b>Equity Contracts</b>														
	Over-the-counter													
	Exchange traded	30	108,238	253	8,479	1,647	101,593	463	8,555	1,737	116,140	684	8,274	2,123
		31	229,200	571	3,612	72	156,273	891	3,743	75	189,112	1,640	4,635	93
	<b>Total Equity Contracts</b>	32	337,438	824	12,091	1,719	257,866	1,354	12,298	1,812	305,252	2,324	12,909	2,216
	<b>Credit Contracts</b>	33	39,816	648	1,199	70	28,763	696	1,284	80	26,937	446	1,093	81
	Sub-total	34	18,113,305	9,920	43,022	6,399	14,442,472	8,045	38,664	6,144	13,355,846	10,295	42,410	8,236
	<b>Total</b>	35	18,113,305	9,920	43,022	6,399	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.

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

(\$ millions)		Q4 2024															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
1	<b>Retail (total) - of which</b>	44	-	-	44	11,885	7,906	-	11,885	-	-	-	-	7,641	7,582	-	7,641
2	Residential mortgage (3)	-	-	-	-	985	985	-	985	-	-	-	-	71	12	-	71
3	Credit card	-	-	-	-	1,188	313	-	1,188	-	-	-	-	-	-	-	-
4	Other retail exposures	44	-	-	44	9,712	6,608	-	9,712	-	-	-	-	7,570	7,570	-	7,570
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total) - of which</b>	6,042	-	62,540	68,582	7,519	6,120	-	7,519	-	-	-	-	1,176	-	-	1,176
7	Loans to corporates	5,818	-	62,540	68,358	613	-	-	613	-	-	-	-	1,111	-	-	1,111
8	Commercial mortgage	224	-	-	224	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,362	4,576	-	5,362	-	-	-	-	43	-	-	43
10	Other wholesale	-	-	-	-	1,544	1,544	-	1,544	-	-	-	-	22	-	-	22
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 2024															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
1	<b>Retail (total) - of which</b>	44	-	-	44	12,074	8,102	-	12,074	-	-	-	-	8,056	7,967	-	8,056
2	Residential mortgage (3)	-	-	-	-	1,044	1,044	-	1,044	-	-	-	-	110	21	-	110
3	Credit card	-	-	-	-	1,167	313	-	1,167	-	-	-	-	-	-	-	-
4	Other retail exposures	44	-	-	44	9,863	6,745	-	9,863	-	-	-	-	7,946	7,946	-	7,946
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total) - of which</b>	5,696	-	62,526	68,222	7,227	5,798	-	7,227	-	-	-	-	1,050	-	-	1,050
7	Loans to corporates	5,472	-	62,526	67,998	614	-	-	614	-	-	-	-	996	-	-	996
8	Commercial mortgage	224	-	-	224	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,101	4,286	-	5,101	-	-	-	-	50	-	-	50
10	Other wholesale	-	-	-	-	1,512	1,512	-	1,512	-	-	-	-	4	-	-	4
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the carrying value of securitisation exposures in the banking book, including securitisation exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline. At October 31, 2024, \$nil (\$nil at July 31, 2024, \$nil at April 30, 2024, \$nil at January 31, 2024, and \$80 million at October 31, 2023) securitisations were capitalized under the Credit Risk framework.

(2) The table excludes securitisation-related assets of \$24,120 million at October 31, 2024 (\$20,301 million at July 31, 2024, \$20,130 million at April 30, 2024, \$13,694 million at January 31, 2024, and \$11,629 million at October 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 securitisations as per OSFI's CAR Guideline.

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

		Q2 2024															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
1	<b>Retail (total) - of which</b>	44	-	-	44	12,298	7,888	-	12,298	-	-	-	-	8,515	8,456	-	8,515
2	Residential mortgage (3)	-	-	-	-	1,015	1,015	-	1,015	-	-	-	-	86	27	-	86
3	Credit card	-	-	-	-	1,188	333	-	1,188	-	-	-	-	-	-	-	-
4	Other retail exposures	44	-	-	44	10,095	6,540	-	10,095	-	-	-	-	8,429	8,429	-	8,429
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total) - of which</b>	4,973	-	62,186	67,159	7,649	6,206	-	7,649	-	-	-	-	799	-	-	799
7	Loans to corporates	4,749	-	62,186	66,935	657	-	-	657	-	-	-	-	744	-	-	744
8	Commercial mortgage	224	-	-	224	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,542	4,756	-	5,542	-	-	-	-	51	-	-	51
10	Other wholesale	-	-	-	-	1,450	1,450	-	1,450	-	-	-	-	4	-	-	4
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q1 2024															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
1	<b>Retail (total) - of which</b>	48	-	-	48	12,401	8,340	-	12,401	-	-	-	-	8,672	8,613	-	8,672
2	Residential mortgage (3)	-	-	-	-	1,040	1,040	-	1,040	-	-	-	-	89	30	-	89
3	Credit card	-	-	-	-	995	341	-	995	-	-	-	-	-	-	-	-
4	Other retail exposures	48	-	-	48	10,366	6,959	-	10,366	-	-	-	-	8,583	8,583	-	8,583
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total) - of which</b>	4,508	-	60,606	65,114	7,404	5,972	-	7,404	-	-	-	-	810	-	-	810
7	Loans to corporates	4,309	-	60,606	64,915	693	-	-	693	-	-	-	-	676	-	-	676
8	Commercial mortgage	199	-	-	199	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,251	4,512	-	5,251	-	-	-	-	130	-	-	130
10	Other wholesale	-	-	-	-	1,460	1,460	-	1,460	-	-	-	-	4	-	-	4
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q4 2023															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
1	<b>Retail (total) - of which</b>	2,027	-	-	2,027	12,948	8,480	-	12,948	-	-	-	-	200	139	-	200
2	Residential mortgage (3)	-	-	-	-	1,094	1,094	-	1,094	-	-	-	-	98	37	-	98
3	Credit card	1,890	-	-	1,890	1,038	331	-	1,038	-	-	-	-	-	-	-	-
4	Other retail exposures	137	-	-	137	10,816	7,055	-	10,816	-	-	-	-	102	102	-	102
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total) - of which</b>	2,676	-	61,249	63,925	7,395	5,976	-	7,395	-	-	-	-	635	-	-	635
7	Loans to corporates	2,530	-	61,249	63,779	661	-	-	661	-	-	-	-	499	-	-	499
8	Commercial mortgage	146	-	-	146	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,239	4,481	-	5,239	-	-	-	-	131	-	-	131
10	Other wholesale	-	-	-	-	1,495	1,495	-	1,495	-	-	-	-	5	-	-	5
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- The amounts disclosed represent the carrying value of securitisation exposures in the banking book, including securitisation exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline. At October 31, 2024, \$nil (\$nil at July 31, 2024, \$nil at April 30, 2024, \$nil at January 31, 2024, and \$80 million at October 31, 2023) securitisations were capitalized under the Credit Risk framework.
- The table excludes securitisation-related assets of \$24,120 million at October 31, 2024 (\$20,301 million at July 31, 2024, \$20,130 million at April 30, 2024, \$13,694 million at January 31, 2024, and \$11,629 million at October 31, 2023) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitisations as per OSFI's CAR Guideline.

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

(\$ millions)		Q4 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	<b>Retail (total) of which:</b>	-	-	-	-	-	-	-	-	514	-	-	514
2	Residential mortgage	-	-	-	-	-	-	-	-	267	-	-	267
3	Credit card	-	-	-	-	-	-	-	-	79	-	-	79
4	Auto loans/leases	-	-	-	-	-	-	-	-	79	-	-	79
5	Student loans	-	-	-	-	-	-	-	-	50	-	-	50
6	Other retail exposures	-	-	-	-	-	-	-	-	21	-	-	21
7	Re-securitisation	-	-	-	-	-	-	-	-	18	-	-	18
8	<b>Wholesale (total) of which:</b>	-	-	-	-	-	-	-	-	446	-	-	446
9	Loans to corporates	-	-	-	-	-	-	-	-	151	-	-	151
10	Commercial mortgage	-	-	-	-	-	-	-	-	247	-	-	247
11	Lease and receivables	-	-	-	-	-	-	-	-	41	-	-	41
12	Auto floorplan	-	-	-	-	-	-	-	-	7	-	-	7
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 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	<b>Retail (total) of which:</b>	-	-	-	-	-	-	-	-	484	-	-	484
2	Residential mortgage	-	-	-	-	-	-	-	-	262	-	-	262
3	Credit card	-	-	-	-	-	-	-	-	63	-	-	63
4	Auto loans/leases	-	-	-	-	-	-	-	-	77	-	-	77
5	Student loans	-	-	-	-	-	-	-	-	57	-	-	57
6	Other retail exposures	-	-	-	-	-	-	-	-	12	-	-	12
7	Re-securitisation	-	-	-	-	-	-	-	-	13	-	-	13
8	<b>Wholesale (total) of which:</b>	-	-	-	-	-	-	-	-	371	-	-	371
9	Loans to corporates	-	-	-	-	-	-	-	-	142	-	-	142
10	Commercial mortgage	-	-	-	-	-	-	-	-	200	-	-	200
11	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-
12	Auto floorplan	-	-	-	-	-	-	-	-	16	-	-	16
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	13	-	-	13
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(\$ millions)		Q2 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	<b>Retail (total) of which:</b>	-	-	-	-	-	-	-	-	-	-	-	503	-	-	503
2	Residential mortgage	-	-	-	-	-	-	-	-	-	-	-	201	-	-	201
3	Credit card	-	-	-	-	-	-	-	-	-	-	-	64	-	-	64
4	Auto loans/leases	-	-	-	-	-	-	-	-	-	-	-	156	-	-	156
5	Student loans	-	-	-	-	-	-	-	-	-	-	-	67	-	-	67
6	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	3	-	-	3
7	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	12	-	-	12
8	<b>Wholesale (total) of which:</b>	-	-	-	-	-	-	-	-	-	-	-	487	-	-	487
9	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	204	-	-	204
10	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	244	-	-	244
11	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	4	-	-	4
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	35	-	-	35
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**SEC2 - SECURITISATION 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	<b>Retail (total) of which:</b>	-	-	-	-	-	-	-	-	-	-	-	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-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	<b>Wholesale (total) of which:</b>	-	-	-	-	-	-	-	-	-	-	-	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-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q4 2023														
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor						
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total			
a	b	c	d	e	f	g	h	i	j	k	l					
1	<b>Retail (total) of which:</b>	-	-	-	-	-	-	-	-	-	-	-	292	-	-	292
2	Residential mortgage	-	-	-	-	-	-	-	-	-	-	-	119	-	-	119
3	Credit card	-	-	-	-	-	-	-	-	-	-	-	35	-	-	35
4	Auto loans/leases	-	-	-	-	-	-	-	-	-	-	-	117	-	-	117
5	Student loans	-	-	-	-	-	-	-	-	-	-	-	7	-	-	7
6	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	13	-	-	13
7	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
8	<b>Wholesale (total) of which:</b>	-	-	-	-	-	-	-	-	-	-	-	304	-	-	304
9	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	150	-	-	150
10	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	127	-	-	127
11	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	9	-	-	9
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	6	-	-	6
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	12	-	-	12
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



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

(\$ millions)		Q4 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	<b>Total exposures</b>	81,577	611	232	88	2	73,488	694	8,328	-	11,096	164	1,646	-	877	12	99	-
2	<b>Traditional securitisation</b>	24,601	568	232	88	2	16,469	694	8,328	-	2,625	164	1,646	-	199	12	99	-
3	Of which securitisation	24,601	568	232	88	2	16,469	694	8,328	-	2,625	164	1,646	-	199	12	99	-
4	Of which retail underlying	11,872	14	16	26	2	5,326	516	6,088	-	651	103	985	-	51	8	62	-
5	Of which STC	7,907	-	-	-	-	4,699	-	3,208	-	470	-	530	-	36	-	26	-
6	Of which wholesale	12,729	554	216	62	-	11,143	178	2,240	-	1,974	61	661	-	148	4	37	-
7	Of which STC	6,103	-	7	11	-	4,937	171	1,013	-	494	34	101	-	37	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Synthetic securitisation</b>	56,976	43	-	-	-	57,019	-	-	-	8,471	-	-	-	678	-	-	-
10	Of which securitisation	56,976	43	-	-	-	57,019	-	-	-	8,471	-	-	-	678	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	56,976	43	-	-	-	57,019	-	-	-	8,471	-	-	-	678	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 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	<b>Total exposures</b>	81,648	203	206	106	2	73,356	686	8,123	-	11,091	176	1,562	-	873	12	95	-
2	<b>Traditional securitisation</b>	24,568	160	206	106	2	16,233	686	8,123	-	2,616	176	1,562	-	195	12	95	-
3	Of which securitisation	24,568	160	206	106	2	16,233	686	8,123	-	2,616	176	1,562	-	195	12	95	-
4	Of which retail underlying	12,062	13	-	42	2	5,360	513	6,246	-	695	103	1,001	-	54	8	64	-
5	Of which STC	8,103	-	-	-	-	4,738	-	3,365	-	474	-	546	-	36	-	27	-
6	Of which wholesale	12,506	147	206	64	-	10,873	173	1,877	-	1,921	73	561	-	141	4	31	-
7	Of which STC	5,781	-	7	10	-	4,879	165	754	-	488	33	75	-	37	3	6	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Synthetic securitisation</b>	57,080	43	-	-	-	57,123	-	-	-	8,475	-	-	-	678	-	-	-
10	Of which securitisation	57,080	43	-	-	-	57,123	-	-	-	8,475	-	-	-	678	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	57,080	43	-	-	-	57,123	-	-	-	8,475	-	-	-	678	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

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

(\$ millions)		Q2 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	<b>Total exposures</b>	81,207	355	208	110	3	72,715	756	8,412	-	10,952	190	1,630	-	862	13	100	-
2	<b>Traditional securitisation</b>	24,332	312	208	110	3	15,797	756	8,412	-	2,502	190	1,630	-	186	13	100	-
3	Of which securitisation	24,332	312	208	110	3	15,797	756	8,412	-	2,502	190	1,630	-	186	13	100	-
4	Of which retail underlying	12,284	14	-	42	3	5,580	510	6,253	-	706	102	1,031	-	54	8	66	-
5	Of which STC	7,889	-	-	-	-	5,097	-	2,792	-	510	-	488	-	39	-	22	-
6	Of which wholesale	12,048	298	208	68	-	10,217	246	2,159	-	1,796	88	599	-	132	5	34	-
7	Of which STC	6,181	-	10	15	-	4,940	238	1,028	-	494	47	103	-	38	4	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Synthetic securitisation</b>	56,875	43	-	-	-	56,918	-	-	-	8,450	-	-	-	676	-	-	-
10	Of which securitisation	56,875	43	-	-	-	56,918	-	-	-	8,450	-	-	-	676	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	56,875	43	-	-	-	56,918	-	-	-	8,450	-	-	-	676	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q1 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	<b>Total exposures</b>	79,266	392	185	91	3	71,017	724	8,196	-	10,614	183	1,558	-	824	13	96	-
2	<b>Traditional securitisation</b>	23,768	313	185	91	3	15,440	724	8,196	-	2,225	183	1,558	-	164	13	96	-
3	Of which securitisation	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-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Synthetic securitisation</b>	55,498	79	-	-	-	55,577	-	-	-	8,389	-	-	-	660	-	-	-
10	Of which securitisation	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-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**SEC3 - SECURITISATION 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	<b>Total exposures</b>	78,648	2,215	155	91	3	72,138	730	8,244	-	11,293	192	1,503	-	890	13	94	-
2	<b>Traditional securitisation</b>	22,545	2,172	155	91	3	15,992	730	8,244	-	2,828	192	1,503	-	213	13	94	-
3	Of which securitisation	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-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Synthetic securitisation</b>	56,103	43	-	-	-	56,146	-	-	-	8,465	-	-	-	677	-	-	-
10	Of which securitisation	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-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

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

(\$ millions)		Q4 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	<b>Total exposures</b>	8,813	4	-	-	-	60	1,213	7,544	-	7	240	837	-	-	19	67	-
2	<b>Traditional securitisation</b>	8,813	4	-	-	-	60	1,213	7,544	-	7	240	837	-	-	19	67	-
3	Of which securitisation	8,813	4	-	-	-	60	1,213	7,544	-	7	240	837	-	-	19	67	-
4	Of which retail underlying	7,641	-	-	-	-	38	59	7,544	-	4	11	837	-	-	1	67	-
5	Of which STC	7,583	-	-	-	-	38	-	7,544	-	4	-	837	-	-	-	67	-
6	Of which wholesale	1,172	4	-	-	-	22	1,154	-	-	3	229	-	-	18	-	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Synthetic securitisation</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 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	<b>Total exposures</b>	9,102	4	-	-	-	56	1,127	7,923	-	6	223	879	-	-	18	70	-
2	<b>Traditional securitisation</b>	9,102	4	-	-	-	56	1,127	7,923	-	6	223	879	-	-	18	70	-
3	Of which securitisation	9,102	4	-	-	-	56	1,127	7,923	-	6	223	879	-	-	18	70	-
4	Of which retail underlying	8,056	-	-	-	-	45	88	7,923	-	4	17	879	-	-	1	70	-
5	Of which STC	7,968	-	-	-	-	45	-	7,923	-	4	-	879	-	-	-	70	-
6	Of which wholesale	1,046	4	-	-	-	11	1,039	-	-	2	206	-	-	17	-	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Synthetic securitisation</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

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

(\$ millions)		Q2 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	<b>Total exposures</b>	9,310	4	-	-	-	127	846	8,342	-	18	168	926	-	2	14	74	-
2	<b>Traditional securitisation</b>	9,310	4	-	-	-	127	846	8,342	-	18	168	926	-	2	14	74	-
3	Of which securitisation	9,310	4	-	-	-	127	846	8,342	-	18	168	926	-	2	14	74	-
4	Of which retail underlying	8,515	-	-	-	-	114	60	8,342	-	16	11	926	-	2	1	74	-
5	Of which STC	8,456	-	-	-	-	113	-	8,342	-	16	-	926	-	1	-	74	-
6	Of which wholesale	795	4	-	-	-	13	786	-	-	2	157	-	-	-	13	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Synthetic securitisation</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q1 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	<b>Total exposures</b>	9,478	4	-	-	-	217	778	8,488	-	31	154	942	-	2	12	76	-
2	<b>Traditional securitisation</b>	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	<b>Synthetic securitisation</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		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	<b>Total exposures</b>	830	5	-	-	-	231	604	-	-	32	121	-	-	3	10	-	-
2	<b>Traditional securitisation</b>	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	<b>Synthetic securitisation</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

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

MR1 - MARKET RISK UNDER THE STANDARDISED APPROACH

(\$ millions)

Q4 2024
Capital requirement in standardised approach
a

1	General interest rate risk	287
2	Equity risk	216
3	Commodity risk	78
4	Foreign exchange risk	85
5	Credit spread risk – non-securitisations	198
6	Credit spread risk – securitisations (non-correlation trading portfolio)	19
7	Credit spread risk – securitisation (correlation trading portfolio)	-
8	Default risk – non-securitisations	161
9	Default risk – securitisations (non-correlation trading portfolio)	197
10	Default risk – securitisations (correlation trading portfolio)	-
11	Residual risk add-on	182
12	<b>Total</b>	<b>1,423</b>

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

(\$ millions)	LINE					
	#	Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
<b>Market Risk RWA, beginning of quarter</b>	1	18,420	16,569	19,625	16,981	16,171
Movement in risk levels (1)	2	(623)	1,851	(2,642)	3,112	974
Model updates (2)	3	-	-	-	-	-
Methodology and policy (3)	4	-	-	(414)	(468)	(164)
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
<b>Market Risk RWA, end of quarter</b>	7	17,797	18,420	16,569	19,625	16,981

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

(2) Model updates include updates to risk models to reflect recent experience and changes in model scope.

(3) Methodology and policy include methodology changes to the calculations driven by regulatory policy changes, such as new or revised regulation.

**OPERATIONAL RISK RISK-WEIGHTED ASSETS (RWA) MOVEMENT BY KEY DRIVERS**

(\$ millions)	LINE					
	#	Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
<b>Operational Risk RWA, beginning of quarter</b>	1	59,626	58,712	59,069	57,364	55,969
Business growth (1)	2	1,547	944	(400)	438	1,413
Methodology and policy	3	-	-	-	-	-
Acquisitions and disposals (2)	4	-	-	-	-	-
Movement in risk levels (3) (4)	5	(8,393)	(30)	43	1,267	(18)
<b>Operational Risk RWA, end of quarter</b>	6	52,780	59,626	58,712	59,069	57,364

(1) Reflects changes in the Business Indicator (BI), a financial proxy for operational risk exposure under Basel III Standardised Approach (SA).

(2) Reflects changes related to business acquisitions or disposals.

(3) Reflects changes in the ten-year average operational loss experience relative to BI.

(4) Reduction in Q4 2024 risk levels driven by the reversal of a fiscal 2022 legal provision, including accrued interest, associated with a predecessor bank, M&I Marshal and Ilsley Bank.

**OR1 - HISTORICAL LOSSES**

(\$ millions except as noted)		2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	Ten-year average
		a	b	c	d	e	f	g	h	i	j	k
<b>Using \$30,000 CAD threshold</b>												
1	Total amount of operational losses net of recoveries (no exclusions)	169	380	146	87	194	120	152	99	104	157	161
2	Total number of operational risk losses	1,088	894	683	463	559	476	411	435	450	392	585
3	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
5	Total amount of operational losses net of recoveries and net of excluded losses	169	380	146	87	194	120	152	99	104	157	161
<b>Details of operational risk capital calculation</b>												
6	Are losses used to calculate the ILM (yes/no)?	Yes										
7	If "no" in row 6, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	N.A.										

**OR2 - BUSINESS INDICATOR AND SUBCOMPONENTS**

(\$ millions)		2024	2023	2022
		a	b	c
<b>BI and its subcomponents</b>				
1	<b>Interest, lease and dividend component</b>	18,012		
1a	Interest and lease income	63,963	53,812	25,693
1b	Interest and lease expense	46,517	36,894	11,012
1c	Interest earning assets	1,158,297	1,112,109	979,450
1d	Dividend income	2,022	1,763	1,204
2	<b>Services component</b>	11,644		
2a	Fee and commission income	12,186	11,087	10,705
2b	Fee and commission expense	2,012	1,702	1,704
2c	Other operating income	19	430	281
2d	Other operating expense	(155)	310	800
3	<b>Financial component</b>	3,835		
3a	Net P&L on the trading book	2,377	216	8,250
3b	Net P&L on the banking book	200	180	281
4	<b>BI</b>	34,799		
5	<b>Business indicator component (BIC)</b>	5,175		

<b>Disclosure on the BI:</b>		
6a	<b>BI gross of excluded divested activities</b>	34,800
6b	<b>Reduction in BI due to excluded divested activities</b>	1

**OR3 - MINIMUM REQUIRED OPERATIONAL RISK CAPITAL**

(\$ millions)		2024
1	Business indicator component (BIC)	5,175
2	Internal loss multiplier (ILM)	0.82
3	Minimum required operational risk capital (ORC)	4,222
4	Operational risk RWA	52,780



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

Q4 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)	227,932	70,582	298,514	489,928
2 Counterparty credit risk	10,148	936	11,084	30,790
3 Credit valuation adjustment		3,893	3,893	3,893
4 Securitisation exposures in the banking book	10,963	2,462	13,425	20,203
5 Market risk	-	17,797	17,797	17,797
6 Operational risk		52,780	52,780	52,780
7 Residual RWA (2)		23,345	23,345	23,345
8 Total	249,043	171,795	420,838	638,736

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

Q3 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)	227,374	72,241	299,615	488,656
2 Counterparty credit risk	10,062	877	10,939	29,711
3 Credit valuation adjustment		4,255	4,255	4,255
4 Securitisation exposures in the banking book	10,911	2,438	13,349	20,128
5 Market risk	-	18,420	18,420	18,420
6 Operational risk		59,626	59,626	59,626
7 Residual RWA (2)		22,656	22,656	22,656
8 Total	248,347	180,513	428,860	643,452

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

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

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

Q2 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)	218,200	74,237	292,437	481,182
2 Counterparty credit risk	8,960	921	9,881	28,301
3 Credit valuation adjustment		4,023	4,023	4,023
4 Securitisation exposures in the banking book	10,796	2,511	13,307	21,218
5 Market risk	-	16,569	16,569	16,569
6 Operational risk		58,712	58,712	58,712
7 Residual RWA (2)		23,065	23,065	23,065
8 Total	237,956	180,038	417,994	633,070

**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

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

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

**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 standardised 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)		Q4 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	4,614	170	4,784	2,728
1a	Of which: categorised as MDB/PSE in SA	4,092	170	4,262	2,575
2	Banks and other financial institutions	3,045	32	3,077	6,351
3	Covered Bonds	-	-	-	-
4	Equity	-	4,415	4,415	4,415
5	Purchased receivables	205	521	726	1,185
6	Corporates	142,939	26,409	169,348	296,297
6a	Of which: F-IRB is applied	67,694	-	67,694	154,818
6b	Of which: A-IRB is applied	75,244	-	75,244	115,070
7	Retail	53,785	19,662	73,447	117,587
7a	Of which: qualifying revolving retail	13,386	540	13,926	16,483
7b	Of which: other retail	16,074	13,912	29,986	33,347
7c	Of which: retail residential mortgages	24,325	5,210	29,535	67,757
8	Specialised lending	23,344	7,894	31,238	49,886
8a	Of which: income-producing real estate and high volatility commercial real estate	21,791	7,894	29,685	46,473
9	Others	-	11,479	11,479	11,479
10	Total	227,932	70,582	298,514	489,928

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

(\$ millions)		Q3 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	4,471	160	4,631	3,224
1a	Of which: categorised as MDB/PSE in SA	3,256	160	3,416	2,716
2	Banks and other financial institutions	3,031	31	3,062	5,765
3	Covered Bonds	-	-	-	-
4	Equity	-	4,245	4,245	4,245
5	Purchased receivables	240	619	859	1,279
6	Corporates	144,330	27,812	172,142	295,944
6a	Of which: F-IRB is applied	69,440	-	69,440	155,422
6b	Of which: A-IRB is applied	74,889	-	74,889	112,711
7	Retail	53,193	19,462	72,655	116,727
7a	Of which: qualifying revolving retail	12,944	536	13,480	16,042
7b	Of which: other retail	16,676	13,624	30,300	33,926
7c	Of which: retail residential mortgages	23,574	5,303	28,877	66,758
8	Specialised lending	22,109	8,059	30,168	49,619
8a	Of which: income-producing real estate and high volatility commercial real estate	20,378	8,059	28,437	46,062
9	Others	-	11,853	11,853	11,853
10	Total	227,374	72,241	299,615	488,656

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

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

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

(\$ millions)		Q2 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	3,645	199	3,844	2,692
1a	Of which: categorised as MDB/PSE in SA	3,162	199	3,361	2,472
2	Banks and other financial institutions	3,158	73	3,231	5,973
3	Covered Bonds	-	-	-	-
4	Equity	-	4,129	4,129	4,129
5	Purchased receivables	229	681	910	1,392
6	Corporates	136,730	29,381	166,111	290,797
6a	Of which: F-IRB is applied	67,419	-	67,419	152,761
6b	Of which: A-IRB is applied	69,311	-	69,311	108,655
7	Retail	53,422	19,499	72,921	114,874
7a	Of which: qualifying revolving retail	12,495	556	13,051	15,493
7b	Of which: other retail	16,886	13,569	30,455	34,688
7c	Of which: retail residential mortgages	24,041	5,374	29,415	64,693
8	Specialised lending	21,016	8,370	29,386	49,420
8a	Of which: income-producing real estate and high volatility commercial real estate	19,291	8,370	27,661	45,463
9	Others	-	11,905	11,905	11,905
10	Total	218,200	74,237	292,437	481,182

**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

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

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

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

(\$ millions)		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 standardised and IRB approaches are driven by methodology prescribed in OSFI's CAR Guidelines.

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

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

(\$ millions except as noted)

Risk Profile	LINE #	Q4 2024						Q3 2024					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>													
Corporate	1	1.09%	0.82%	34.23%	9.31%	2,622	1,957	1.04%	0.69%	33.70%	7.13%	2,168	1,647
Sovereign	2	0.25%	-	16.12%	-	-	-	0.30%	-	20.41%	-	-	-
Bank	3	0.27%	-	40.19%	-	-	-	0.26%	-	39.98%	-	-	-
<b>Retail</b>													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.74%	0.48%	14.21%	2.47%	-	-	0.72%	0.44%	14.15%	2.54%	-	-
HELOCs	5	0.29%	0.22%	27.71%	8.08%	86	92	0.29%	0.21%	27.27%	7.29%	86	88
Qualifying revolving retail (QRR)	6	1.44%	1.72%	84.97%	75.93%	1,095	1,080	1.35%	1.62%	84.81%	75.52%	998	990
Other retail (excl. SMEs)	7	4.63%	4.65%	79.87%	79.79%	34	37	4.50%	4.45%	80.09%	80.78%	32	34
Retail SMEs	8	2.14%	2.59%	74.83%	57.62%	175	170	2.06%	2.52%	73.62%	59.44%	167	161

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

(\$ millions except as noted)

Risk Profile	LINE #	Q2 2024						Q1 2024					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>													
Corporate	1	1.03%	0.63%	34.00%	12.52%	2,026	1,640	1.01%	0.48%	34.01%	19.04%	1,677	1,472
Sovereign	2	0.30%	-	31.92%	-	-	-	0.19%	-	16.29%	-	-	-
Bank	3	0.23%	-	40.53%	-	-	-	0.33%	-	18.08%	-	-	-
<b>Retail</b>													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.72%	0.41%	13.92%	2.16%	452	447	0.72%	0.40%	14.44%	2.45%	323	319
HELOCs	5	0.27%	0.19%	27.97%	7.67%	148	145	0.32%	0.20%	27.43%	7.07%	126	129
Qualifying revolving retail (QRR)	6	1.32%	1.47%	84.86%	75.57%	863	856	1.24%	1.35%	85.40%	74.96%	771	759
Other retail (excl. SMEs)	7	4.20%	4.21%	80.54%	79.37%	313	279	4.25%	4.00%	81.48%	79.62%	377	346
Retail SMEs	8	2.05%	2.34%	69.59%	58.77%	321	308	1.87%	2.13%	69.31%	55.51%	289	274

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

(\$ millions except as noted)

Risk Profile	LINE #	Q4 2023					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>							
Corporate	1	1.03%	0.39%	34.40%	18.35%	1,597	1,403
Sovereign	2	0.19%	-	15.66%	-	-	-
Bank	3	0.37%	-	15.21%	-	-	-
<b>Retail</b>							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.66%	0.37%	14.48%	2.37%	278	278
HELOCs	5	0.32%	0.18%	24.19%	4.04%	101	93
Qualifying revolving retail (QRR)	6	1.17%	1.22%	85.41%	80.48%	674	659
Other retail (excl. SMEs)	7	4.23%	3.71%	81.43%	79.59%	323	324
Retail SMEs	8	1.78%	1.87%	66.36%	52.03%	289	275

(1) The actual percentages reflect the experience of the past 12 months and are compared to the estimated percentages as at the beginning of the 12 month period being assessed.

(2) Wholesale PDs are based on borrower count simple average. There have been no Bank or Sovereign defaults in the period reflected above.

(3) Retail PDs are based on account weighted average, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

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

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

(7) Defaults where IRB EAD approach is applicable have been included. Starting Q3 2024, IRB EAD parameters are not assigned to non-revolving undrawn amounts in the Wholesale portfolio. Retail IRB EAD parameters apply to non-term loan exposures.

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2024						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
a	b	c		d	e	f						
<b>Residential mortgages and HELOCs</b>												
Exceptionally low		≤ 0.05			1	0.04%	0.04%	106,943	192,129	32	1	0.02%
Very low		> 0.05 to 0.20			2	0.08%	0.08%	554,066	357,787	160	6	0.05%
Low		> 0.20 to 0.75			3	0.51%	0.46%	217,406	224,588	581	35	0.26%
Medium		> 0.75 to 7.00			4	2.93%	2.59%	61,219	49,008	718	37	1.50%
High		> 7.00 to 99.99			5	22.34%	22.50%	10,370	8,332	1,410	19	19.15%
Default		100.00 (Default)			6	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					7			950,004	831,844	2,901	98	
<b>Other retail</b>												
Exceptionally low		≤ 0.05			8	0.04%	0.03%	19,437	17,314	4	-	0.02%
Very low		> 0.05 to 0.20			9	0.16%	0.15%	418,724	409,228	635	1	0.12%
Low		> 0.20 to 0.75			10	0.39%	0.37%	909,925	932,698	2,908	1	0.27%
Medium		> 0.75 to 7.00			11	2.00%	2.14%	508,610	506,784	12,591	444	1.72%
High		> 7.00 to 99.99			12	20.11%	25.58%	351,440	325,740	87,439	109	23.60%
Default		100.00 (Default)			13	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					14			2,208,136	2,191,764	103,577	555	
<b>Qualifying revolving retail</b>												
Exceptionally low		≤ 0.05			15	0.03%	0.03%	2,745,189	2,868,500	1,445	-	0.02%
Very low		> 0.05 to 0.20			16	0.09%	0.12%	557,345	611,901	936	-	0.08%
Low		> 0.20 to 0.75			17	0.27%	0.28%	1,178,818	1,242,507	6,713	544	0.25%
Medium		> 0.75 to 7.00			18	1.79%	2.16%	1,071,532	1,133,070	35,290	3,238	1.74%
High		> 7.00 to 99.99			19	16.77%	18.92%	296,229	363,528	60,683	607	15.82%
Default		100.00 (Default)			20	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					21			5,849,113	6,219,506	105,067	4,389	
<b>Retail small-and-medium-sized entities</b>												
Exceptionally low		≤ 0.05			22	0.00%	0.04%	2,734	2,701	4	-	0.08%
Very low		> 0.05 to 0.20			23	0.07%	0.07%	59,392	72,861	71	-	0.05%
Low		> 0.20 to 0.75			24	0.46%	0.42%	110,917	99,233	673	39	0.27%
Medium		> 0.75 to 7.00			25	2.90%	3.00%	47,686	45,994	2,064	22	2.13%
High		> 7.00 to 99.99			26	24.53%	27.50%	10,426	10,913	3,165	8	20.65%
Default		100.00 (Default)			27	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					28			231,155	231,702	5,977	69	
<b>Total (all retail portfolios)</b>					29			9,238,408	9,474,816	217,522	5,111	

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

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

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

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

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



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

(\$ millions except as noted)

Risk Profile	Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2024							
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)	
								End of previous year	End of the year				c
a	b												
<b>Corporate</b>													
Investment grade	I-1	≤ 0.02	-	-	1	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.05 %	0.06 %	570	501	1	-	-	0.07 %
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07 %	0.08 %	2,153	1,574	1	-	-	0.04 %
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.11 %	0.11 %	3,862	3,634	-	-	-	0.07 %
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.19 %	0.19 %	6,532	5,933	11	-	-	0.14 %
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32 %	0.32 %	10,068	10,145	33	2	-	0.22 %
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.55 %	0.57 %	8,293	8,087	32	2	-	0.47 %
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	0.91 %	0.92 %	6,613	5,950	59	5	-	0.82 %
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.67 %	1.64 %	3,228	3,057	48	-	-	1.34 %
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.74 %	2.77 %	4,154	5,172	55	1	-	2.06 %
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	12	6.81 %	7.28 %	551	676	48	3	-	6.56 %
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	14.63 %	14.86 %	842	1,004	105	3	-	13.84 %
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	14	19.50 %	22.80 %	166	163	19	-	-	20.83 %
Default	Default	100.00 (Default)	C	C/D	15	100.00 %	100.00 %	-	-	-	-	-	0.00 %
Sub-total					16			47,032	45,896	412	16		
<b>Sovereign</b>													
Investment grade	I-1	≤ 0.02	Aaa	AAA	17	0.00 %	0.00 %	20	19	-	-	-	0.00 %
Investment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.03 %	0.03 %	26	21	-	-	-	0.00 %
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.04 %	0.05 %	1,005	934	-	-	-	0.00 %
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	20	0.07 %	0.08 %	471	545	-	-	-	0.00 %
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.11 %	0.11 %	296	294	-	-	-	0.00 %
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.19 %	0.19 %	100	145	-	-	-	0.00 %
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.32 %	0.32 %	65	85	-	-	-	0.00 %
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.55 %	0.55 %	51	44	-	-	-	0.00 %
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	0.92 %	0.92 %	45	26	-	-	-	0.00 %
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.59 %	1.59 %	12	18	-	-	-	0.00 %
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	2.74 %	2.74 %	179	216	-	-	-	0.00 %
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	28	8.14 %	8.14 %	2	1	-	-	-	0.00 %
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	0.00 %	0.00 %	-	1	-	-	-	0.00 %
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Default	Default	100.00 (Default)	C	C/D	31	100.00 %	100.00 %	-	-	-	-	-	0.00 %
Sub-total					32			2,272	2,349	-	-		
<b>Bank</b>													
Investment grade	I-1	≤ 0.02	-	-	33	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	35	0.05 %	0.05 %	64	50	-	-	-	0.04 %
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	36	0.07 %	0.07 %	83	81	-	-	-	0.00 %
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.12 %	0.11 %	85	65	-	-	-	0.05 %
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	38	0.19 %	0.19 %	103	106	-	-	-	0.05 %
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	39	0.30 %	0.33 %	79	76	-	-	-	0.06 %
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.54 %	0.54 %	35	35	-	-	-	0.07 %
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.91 %	0.91 %	17	22	-	-	-	0.29 %
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.54 %	1.54 %	22	7	-	-	-	0.13 %
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74 %	2.74 %	17	20	-	-	-	0.27 %
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	44	8.14 %	8.14 %	-	2	-	-	-	0.00 %
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	14.90 %	13.30 %	1	1	-	-	-	2.50 %
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Default	Default	100.00 (Default)	C	C/D	47	100.00 %	100.00 %	-	-	-	-	-	0.00 %
Sub-total					48			506	465	-	-		
<b>Purchased receivables</b>													
Investment grade	I-1	≤ 0.02	-	-	49	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	50	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	51	0.00 %	0.00 %	-	-	-	-	-	0.00 %
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	52	0.05 %	0.05 %	-	-	-	-	-	0.00 %
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	53	0.07 %	0.07 %	1	5	-	-	-	0.00 %
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	54	0.11 %	0.11 %	3	4	-	-	-	0.00 %
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	55	0.19 %	0.19 %	5	8	-	-	-	0.00 %
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	56	0.32 %	0.32 %	8	5	-	-	-	0.00 %
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	57	0.54 %	0.54 %	6	3	-	-	-	0.00 %
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	58	0.91 %	0.91 %	6	3	-	-	-	0.00 %
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	59	1.69 %	1.69 %	1	1	-	-	-	0.00 %
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	60	0.00 %	0.00 %	1	4	-	-	-	0.00 %
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	61	6.36 %	6.36 %	-	-	-	-	-	0.00 %
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	62	14.40 %	14.40 %	2	1	-	-	-	0.00 %
Default	Default	100.00 (Default)	C	C/D	63	18.23 %	18.23 %	1	-	-	-	-	0.00 %
Sub-total					64			34	34	-	-		
<b>Total (all wholesale portfolios)</b>					65			49,844	48,744	412	16		

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

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

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

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

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

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

**Capital Floor:** Under the Basel III Reforms, a capital floor is measured based on the standardised approach for credit risk, operational risk and market risk, applied with an adjustment factor.

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

**Common Equity Tier 1 (CET1):** Comprises of common shareholders' equity, including applicable contractual service margin, net of deductions for goodwill, intangible assets, pension assets, certain deferred tax assets and other items, which may include a portion of expected credit loss provisions or a shortfall in allowances or other specified items.

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

**Credit Valuation Adjustment (CVA):** CVA represents the adjustment of default risk-free prices of derivatives due to a potential default of the counterparty.

**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 outstanding exposures, gross of allowance 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):** A Qualifying Central Counterparty (QCCP) is a CCP prudentially regulated by domestic rules and regulations adhering to the CPSS-IOSCO Principles for Financial Market Infrastructures.

**Risk-Weighted Assets (RWA):** A measure of a bank's on- and off-balance sheet exposures, 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.

**Standardised Approach (SA):** An approach that allows banks to measure capital requirements by multiplying exposures by OSFI-prescribed risk weights based on product and counterparty type, level of collateral, external credit rating (if applicable), and other risk attributes.

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

**Total Loss Absorbing Capacity (TLAC):** Comprises Total Capital and senior unsecured debt subject to the Canadian Bail-In Regime, less regulatory deductions, in accordance with guidelines issued by OSFI.

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