

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended - January 31, 2026

For further information, contact:

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

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

www.bmo.com/investorrelations

Q1 | 26



	Page		Page
Notes to Users	1	Counterparty Credit Risk Schedules	55-73
Pillar 3 Disclosure Requirements Index	2-3	CCR1 - Analysis of Counterparty Credit Risk (CCR) Exposure by Approach	55
Overview of Regulatory Capital, Risk Weighted Assets and Capital Ratios	4-18	CCR3 - Standardised Approach - CCR Exposures by Regulatory Portfolio and Risk Weights	56-57
KM1 - Key Metrics (At Consolidated Group Level)	4	CCR4 - IRB - CCR Exposures by Portfolio and PD Scale	58-67
CC1 - Composition of Regulatory Capital	5-6	CCR5 - Composition of Collateral for CCR Exposure	68
CC2 - Reconciliation of Regulatory Capital to Balance Sheet	7	CCR6 - Credit Derivatives Exposures	69
Flow Statement of Basel III Regulatory Capital	8	CCR8 - Exposures to Central Counterparties	70
Capital Ratios for Significant Bank Subsidiaries	8	CVA2 - The Full Basic Approach For CVA (BA-CVA)	71
CCyB1 - Geographical Distribution of Credit Exposures Used in the Countercyclical Buffer	9-11	CVA3 - The Standardised Approach For CVA (SA-CVA)	71
KM2 - Key Metrics - TLAC Requirements	12	CVA4 - RWA Flow Statements of CVA Risk Exposures under SA-CVA	71
TLAC1 - TLAC Composition	13	Derivative Instruments	72-73
TLAC3 - Resolution Entity - Creditor Ranking at Legal Entity Level	14	Securitisation Schedules	74-81
LR1 - Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure	15	SEC1 - Securitisation Exposures in the Banking Book	74-75
LR2 - Leverage Ratio Common Disclosure	15	SEC2 - Securitisation Exposures in the Trading Book	76-77
Risk-Weighted Assets by Operating Groups	16	SEC3 - Securitisation Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Originator or as Sponsor)	78-79
OV1 - Overview of RWA	16	SEC4 - Securitisation Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Investor)	80-81
LI1 - Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories	17	Market Risk Schedules	82-83
LI2 - Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements	18	MR1 - Market Risk Under The Standardised Approach	82
Credit Risk Schedules	19-54	Market Risk Risk-Weighted Assets (RWA) Movement by Key Drivers	83
CR1 - Credit Quality of Assets	19	Operational Risk Schedules	83
CR2 - Changes in Stock of Defaulted Loans and Debt Securities	20	Operational Risk Risk-Weighted Assets (RWA) Movement by Key Drivers	83
CR3 - Credit Risk Mitigation Techniques - Overview	21	Crypto-Assets Schedules	84-85
CR4 - Standardised Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects	22-24	CAE1 - Crypto-asset exposures and capital requirements for D-SIBs using comprehensive approach	84
CR5 - Standardised Approach - Exposures by Asset Classes and Risk Weights	25-34	CAE2: Accounting classification of crypto-asset and crypto-liabilities	85
CR6 - IRB - Credit Risk Exposures by Portfolio and PD Range	35-49	Comparison of Modelled & Standardised RWA	86-91
CR8 - RWA Flow Statements of Credit Risk and Counterparty Credit Risk Exposures	50	CMS1 - Comparison of Modelled and Standardised RWA at Risk Level	86-88
Exposure Covered by Credit Risk Mitigation	51-52	CMS2 - Comparison of Modelled and Standardised RWA For Credit Risk at Asset Class Level	89-91
Credit Risk Exposure by Geographic Region	53	Backtesting Under AIRB Approach	92
Credit Risk Exposure by Major Asset Class	54	Estimated and Actual Loss Parameters under IRB Approach	92
Credit Risk by Residual Contract Maturity Breakdown	54	Glossary	93
Credit Risk Exposure by Industry	54		

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

Use of this Document

The supplementary information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's First quarter 2026 Report to Shareholders and the 2025 Annual Report available on the Canadian Securities Administrators' website at www.sedarplus.ca and BMO's website at www.bmo.com/investorrelations.

Additional financial information is also available in the Q1 2026 Supplementary Financial Information and the Q1 2026 Investor Presentation which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated n.a. were not applicable.

Regulatory Framework

Regulatory capital requirements for the bank 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 Disclosure Guideline, including the Total Loss Absorbing Capacity (TLAC) Disclosure Requirements Guideline for domestic systemically important banks (D-SIBs) 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, Total Loss Absorbing Capacity Guideline and Capital and Liquidity Treatment of Crypto-asset Exposures (Banking) Guideline.

Changes

In February 2025, OSFI published the final amendments to the Pillar 3 Disclosure Guidelines for D-SIBs, which incorporate the crypto-asset disclosure requirements that became effective starting Q1 2026.

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

Tables and Templates		Frequency	Q1 2026 Supplementary Financial Information	Q1 2026 Supplementary Regulatory Capital Information	2025 Annual MD&A	2025 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			58-65, 67-107	
	OV1 - Overview of RWA	Quarterly		16		
Comparison of Modelled & Standardised RWA	CMS1 - Comparison of modelled and standardised RWA at risk level	Quarterly		86-88		
	CMS2 - Comparison of modelled and standardised RWA for credit risk at asset class level	Quarterly		89-91		
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	108-109	177-184
	PV1 - Prudent valuation adjustments	Annual	Not applicable to BMO			
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	Quarterly	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			70-76	
	CR1 - Credit quality of assets	Quarterly		19		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		20		
	CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		19	108	138, 140, 145-152
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	29-42	19, 51-54		
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			76-78, 82	163, 179
	CR3 - Credit risk mitigation techniques - overview	Quarterly		21		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk	Annual		25-34	79-80	
	CR4 - Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		22-24		
	CR5 - Standardised approach - exposures by asset classes and risk weights	Quarterly		25-34		
	CRE - Qualitative disclosures related to IRB models	Annual		51-52	60, 79-80, 101-102	
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		35-49		
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Quarterly	Impact is immaterial and has been disclosed in page 51, footnote 3.			
CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		50			
CR9 - IRB - Backtesting of probability of default (PD) per portfolio	Annual	Disclosed in the Q4 2025 Supplementary Regulatory Capital Information, pages 93-94 and 2025 Annual MD&A pages 79-80, 102				
CR10 - IRB (specialized lending and equities under the simple risk-weight method)	Quarterly	Not applicable to BMO				
Counterparty Credit Risk	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			76-78, 93	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		55		
	CCR3 - Standardised approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		56-57		
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		58-67		
	CCR5 - Composition of collateral for CCR exposure	Quarterly		68		
	CCR6 - Credit derivatives exposures	Quarterly		69		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)	Quarterly	Not applicable to BMO			
	CCR8 - Exposures to central counterparties	Quarterly		70		
Securitisation	SECA - Qualitative disclosure requirements related to securitisation exposures	Annual			65-66, 78	138, 141-142, 154-156
	SEC1 - Securitisation exposures in the banking book	Quarterly		74-75		
	SEC2 - Securitisation exposures in the trading book	Quarterly		76-77		
	SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		78-79		
	SEC4 - Securitisation exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		80-81		

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

Tables and Templates		Frequency	Q1 2026 Supplementary Financial Information	Q1 2026 Supplementary Regulatory Capital Information	2025 Annual MD&A	2025 Annual Financial Statements
			Page Reference			
Credit Valuation Adjustment Risk	CVAA - General qualitative disclosure requirements related to CVA	Annual			77	
	CVA1 - The reduced basic approach for CVA (BA-CVA)	Quarterly	Not applicable to BMO			
	CVA2 - The full basic approach for CVA (BA-CVA)	Quarterly		71		
	CVAB - Qualitative disclosures for banks using the SA-CVA	Annual			77	
	CVA3 - The standardised approach for CVA (SA-CVA)	Quarterly		71		
	CVA4 - RWA flow statements of CVA risk exposures under SA-CVA	Quarterly		71		
Market Risk	MRA - General qualitative disclosure requirements related to market risk	Annual			84-88	
	MR1 - Market risk under standardised approach	Quarterly		82		
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)	Annual	Not applicable to BMO			
	MR2 - Market risk for banks using the Internal Models Approach (IMA)	Quarterly	Not applicable to BMO			
Operational Risk	ORA - General qualitative information on a bank's operational risk framework	Annual			98-102	
	OR1 - Historical losses	Annual	Disclosed in the Q4 2025 Supplementary Regulatory Capital Information, pages 84-85			
	OR2 - Business indicator and subcomponents	Annual	Disclosed in the Q4 2025 Supplementary Regulatory Capital Information, pages 84-85			
	OR3 - Minimum required operational risk capital	Annual	Disclosed in the Q4 2025 Supplementary Regulatory Capital Information, pages 84-85			
Interest Rate Risk in the Banking Book	Qualitative disclosures on IRRBB	Annual			86-87	
	Quantitative disclosures on IRRBB	Annual			87	173
Crypto-asset Exposures	CAE1 - Crypto-asset exposures and capital requirements for D-SIBs using the comprehensive approach	Quarterly		84		
	CAE2 - Accounting classification of crypto-assets and crypto-liabilities	Quarterly		85		
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 2026 Report to Shareholders, page 27.			
	LIQA - Liquidity risk management	Annual			89-90, 92-93	
Liquidity	LIQ1 - Liquidity Coverage Ratio (LCR)	Quarterly	Disclosed in the Q1 2026 Report to Shareholders, pages 34-35			
	LIQ2 - Net Stable Funding Ratio (NSFR)	Quarterly	Disclosed in the Q1 2026 Report to Shareholders, pages 34-35			
Remuneration (1)	REMA - Remuneration policy	Annual	Disclosed in the 2025 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 37, 43-62, 85-86.			
	REM1 - Remuneration awarded during the financial year	Annual	Disclosed in the 2025 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 37, 43-62, 85-86.			
	REM2 - Special payments	Annual	Disclosed in the 2025 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 85-86.			
	REM3 - Deferred remuneration	Annual	Disclosed in the 2025 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 85-86.			
Asset Encumbrance	ENC - Asset encumbrance	Quarterly	48		90	

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

KM1 - KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

(\$ millions except as noted)

		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
		a	b	c	d	e
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	57,801	58,286	57,924	57,405	59,197
2	Tier 1	65,425	65,890	66,720	65,107	66,849
3	Total capital	74,890	75,562	76,453	75,981	76,340
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	442,058	437,945	430,134	425,066	433,944
4a	Total risk-weighted assets (pre-floor)	442,058	437,945	430,134	425,066	433,944
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.1%	13.3%	13.5%	13.5%	13.6%
5a	CET1 ratio (%) (pre-floor ratio)	13.1%	13.3%	13.5%	13.5%	13.6%
6	Tier 1 ratio (%)	14.8%	15.0%	15.5%	15.3%	15.4%
6a	Tier 1 ratio (%) (pre-floor ratio)	14.8%	15.0%	15.5%	15.3%	15.4%
7	Total capital ratio (%)	16.9%	17.3%	17.8%	17.9%	17.6%
7a	Total capital ratio (%) (pre-floor ratio)	16.9%	17.3%	17.8%	17.9%	17.6%
Additional CET1 buffer requirements as a percentage of RWA						
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 (%)	8.6%	8.8%	9.0%	9.0%	9.1%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,488,813	1,521,813	1,489,621	1,490,551	1,529,299
14	Basel III leverage ratio (%) (row 2 / row 13)	4.4%	4.3%	4.5%	4.4%	4.4%

(\$ millions except as noted)		Cross					
		Reference (1)	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
1	Common Equity Tier 1 Capital: instruments and reserves						
2	Directly issued qualifying common share capital plus related stock surplus	a+b	24,087	23,732	23,922	24,097	24,286
3	Retained earnings	c	47,718	47,377	47,554	47,158	47,243
4	Accumulated other comprehensive income (and other reserves)	d	6,194	7,986	6,091	6,753	8,243
5	Directly issued capital subject to phase out from CET1	n.a.	-	n.a.	n.a.	n.a.	n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
6	Common Equity Tier 1 Capital before regulatory adjustments		77,999	79,095	77,567	78,008	79,772
7	Common Equity Tier 1 Capital: regulatory adjustments						
7	Prudential valuation adjustments		-	-	-	-	-
8	Goodwill (net of related tax liability)	e+f-g	16,406	16,579	16,466	16,398	17,245
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	4,137	3,810	3,823	3,836	3,986
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	46	41	49	44	47
11	Cash flow hedge reserve	l	131	527	(580)	199	(803)
12	Shortfall of provisions to expected losses	m	-	-	-	-	-
13	Securitisation gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		(422)	(184)	(205)	111	(21)
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	930	924	871	849	918
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	-	-	-	-
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		-	-	-	-	-
25a	Crypto-asset deduction		-	n.a.	n.a.	n.a.	n.a.
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI		(1,030)	(888)	(781)	(834)	(797)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
28	Total regulatory adjustments to Common Equity Tier 1 Capital		20,198	20,809	19,643	20,603	20,575
29	Common Equity Tier 1 Capital (CET1)		57,801	58,286	57,924	57,405	59,197
30	Additional Tier 1 Capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	q	7,706	7,706	8,956	7,787	7,787
31	of which: classified as equity under applicable accounting standards		7,706	7,706	8,956	7,787	7,787
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 or 34) issued by subsidiaries and held by third parties (amount allowed in group AT1)		-	-	-	-	-
35	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
36	Additional Tier 1 Capital before regulatory adjustments		7,706	7,706	8,956	7,787	7,787
37	Additional Tier 1 Capital: regulatory adjustments						
37	Investments in own Additional Tier 1 instruments	r	4	24	82	7	57
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	Total regulatory adjustments applied to Additional Tier 1 Capital		82	102	160	85	135
44	Additional Tier 1 Capital (AT1)		7,624	7,604	8,796	7,702	7,652
45	Tier 1 Capital (T1 = CET1 + AT1)		65,425	65,890	66,720	65,107	66,849
46	Tier 2 Capital: instruments and provisions						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	t	8,290	8,353	8,319	9,593	8,407
47	Directly issued capital instruments subject to phase out from Tier 2 Capital		n.a.	n.a.	n.a.	n.a.	n.a.
48	Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)		-	-	-	-	-
49	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
50	General allowances	u	1,176	1,326	1,425	1,287	1,087
51	Tier 2 Capital before regulatory adjustments		9,466	9,679	9,744	10,880	9,494

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

CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

(\$ millions except as noted)		Cross Reference	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Tier 2 Capital: regulatory adjustments							
52	Investments in own Tier 2 instruments	v	1	7	11	6	3
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	-	-	-	-	-
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 Capital		1	7	11	6	3
58	Tier 2 Capital (T2)		9,465	9,672	9,733	10,874	9,491
59	Total Capital (TC = T1 + T2)		74,890	75,562	76,453	75,981	76,340
60	Total Risk-Weighted Assets (1)		442,058	437,945	430,134	425,066	433,944
Capital Ratios							
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		13.1%	13.3%	13.5%	13.5%	13.6%
62	Tier 1 (as percentage of risk-weighted assets)		14.8%	15.0%	15.5%	15.3%	15.4%
63	Total Capital (as percentage of risk-weighted assets)		16.9%	17.3%	17.8%	17.9%	17.6%
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)		8.6%	8.8%	9.0%	9.0%	9.1%
OSFI target (minimum + capital conservation buffer + D-SIB surcharge (if applicable))							
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)							
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	1,322	840	1,122	835	1,050
73	Significant investments in the common stock of financials	c1	3,425	3,174	3,053	2,952	2,932
74	Mortgage servicing rights (net of related tax liability)	d1	138	146	150	153	168
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	3,734	4,057	4,085	3,938	4,279
Applicable caps on the inclusion of provisions in Tier 2							
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		776	777	794	847	937
77	Cap on inclusion of provisions in Tier 2 under standardised approach		776	777	794	847	937
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		3,418	3,437	3,402	3,295	3,083
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		399	549	631	440	150

(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 Q1 2025 through Q1 2026.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)	
		Q1 2026	Q1 2026	Q1 2026		Q1 2026	Q1 2026		
Assets					Liabilities and Equity				
Cash and Cash Equivalents					Deposits				
Interest Bearing Deposits with Banks					Other Liabilities				
Securities					Derivative instruments				
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)					Acceptances				
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes					Securities sold but not yet purchased				
Investments in own Tier 2 instruments not derecognized for accounting purposes					Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)				
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)					Securities lent or sold under repurchase agreements				
Significant investments in the common stock of financials exceeding regulatory thresholds (4)					Securitisation and structured entities' liabilities				
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)					Insurance-related liabilities				
Goodwill embedded in significant investments					Payable to brokers, dealers and clients				
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation					Other				
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation					Deferred tax liabilities related to goodwill				
Securities Borrowed or Purchased Under Resale Agreements					Deferred tax liabilities related to intangibles				
Loans					Deferred tax liabilities related to defined-benefit pension fund net assets				
Residential mortgages					Deferred tax liabilities related to deferred tax assets excluding those arising from temporary differences				
Consumer instalment and other personal					Deferred tax liabilities related to deferred tax assets arising from temporary differences				
Credit cards					Total other liabilities				
Business and government					Subordinated Debt				
Allowance for credit losses					Subordinated debt				
Allowance reflected in Tier 2 regulatory capital					Directly issued qualifying subordinated debt				
Shortfall of provisions to expected loss					Directly issued subordinated debt subject to phase out				
Total net loans					Equity				
Other Assets					Preferred shares and other equity instruments				
Derivative instruments					Directly issued qualifying Additional Tier 1 instruments				
Customers' liability under acceptances					Directly issued Additional Tier 1 instruments subject to phase out				
Premises and equipment					Common shares				
Goodwill					Contributed surplus				
Intangible assets					Retained earnings				
Current tax assets					Accumulated other comprehensive income				
Deferred tax assets					of which: Cash flow hedges				
Deferred tax assets excluding those arising from temporary differences					Total shareholder's equity				
Deferred tax assets arising from temporary differences					Non-controlling interest in subsidiaries				
of which: exceeding regulatory thresholds					Total Equity				
of which: not exceeding regulatory thresholds					Total Liabilities and Equity				
Receivable from brokers, dealers and clients									
Other									
Defined-benefit pension fund net assets									
Mortgage servicing rights									
of which: exceeding regulatory thresholds									
of which: not exceeding regulatory thresholds									
Total Assets									

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. Insurance subsidiaries are included in the regulatory balance sheet using the equity method of accounting and are capitalized as significant investments in financials. BMO Life Insurance Company (\$23,016 million assets and \$2,524 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 (\$209 million assets and \$138 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

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

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

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

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL

(\$ millions)	LINE		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
	#						
Common Equity Tier 1 Capital							
Opening Balance	1		58,286	57,924	57,405	59,197	57,054
New capital issues	2		556	60	30	22	49
Redeemed capital or Treasury Shares	3		(1,096)	(1,402)	(902)	(967)	(183)
Gross dividends and distributions (deduction)	4		(1,260)	(1,318)	(1,231)	(1,290)	(1,224)
Net Income attributable to bank shareholders	5		2,490	2,288	2,327	1,960	2,134
Removal of own credit spread (net of tax)	6		238	(21)	316	(132)	80
Movements in other comprehensive income							
Currency translation differences	7		(1,399)	576	208	(2,458)	2,071
Fair value through other comprehensive income securities	8		189	114	167	(152)	103
Other (1)	9		(186)	98	(258)	118	(66)
Goodwill and other intangible assets (deduction, net of related tax liability)	10		(154)	(100)	(55)	997	(882)
Other, including regulatory adjustments							
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11		(5)	8	(5)	3	6
Prudential valuation adjustments	12		-	-	-	-	54
Other (2)	13		142	59	(78)	107	1
Closing Balance	14		57,801	58,286	57,924	57,405	59,197
Other non-core Tier 1 (Additional Tier 1) Capital							
Opening Balance	15		7,604	8,796	7,702	7,652	7,681
New non-core tier 1 (Additional Tier 1) eligible capital issues	16		-	-	1,369	-	-
Redeemed capital	17		-	(1,250)	(200)	-	-
Other, including regulatory adjustments	18		20	58	(75)	50	(29)
Closing Balance	19		7,624	7,604	8,796	7,702	7,652
Total Tier 1 Capital	20		65,425	65,890	66,720	65,107	66,849
Tier 2 Capital							
Opening Balance	21		9,672	9,733	10,874	9,491	9,176
New Tier 2 eligible capital issues	22		-	-	-	1,250	-
Redeemed capital	23		-	-	(1,250)	-	-
Amortization adjustments	24		-	-	-	-	-
Other, including regulatory adjustments and eligible allowances	25		(207)	(61)	109	133	315
Closing Balance	26		9,465	9,672	9,733	10,874	9,491
Total Regulatory Capital	27		74,890	75,562	76,453	75,981	76,340

(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.

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

	LINE		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
	#						
Bank of Montreal Mortgage Corporation							
Common Equity Tier 1 ratio	1		22.4%	22.3%	22.0%	21.3%	21.7%
Tier 1 ratio	2		22.4%	22.3%	22.0%	21.3%	21.7%
Total capital ratio	3		22.4%	22.3%	22.0%	21.3%	21.7%
BMO Bank N.A. (1)							
Tier 1 ratio	4		14.8%	14.8%	14.2%	13.7%	13.3%
Total capital ratio	5		16.0%	16.0%	15.8%	15.2%	14.8%

(1) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Bank N.A.'s calendar quarter ends: December 2025, September 2025, June 2025, March 2025 and December 2024.

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 2026				
		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	Armenia (AM)	1.50 %	-	-		
2	Australia (AU)	1.00 %	517	210		
3	Belgium (BE)	1.00 %	146	47		
4	Chile (CL)	0.50 %	295	120		
5	Czech Republic (CZ)	1.25 %	-	8		
6	Denmark (DK)	2.50 %	1	11		
7	France (FR)	1.00 %	44	116		
8	Germany (DE)	0.75 %	497	307		
9	Hong Kong (HK)	0.50 %	64	37		
10	Luxembourg (LU)	0.50 %	81	49		
11	Netherlands (NL)	2.00 %	420	71		
12	Norway (NO)	2.50 %	-	-		
13	South Africa (ZA)	1.00 %	63	59		
14	South Korea (KR)	1.00 %	521	203		
15	Spain (ES)	0.50 %	4	4		
16	Sweden (SE)	2.00 %	89	25		
17	United Kingdom (GB)	2.00 %	5,784	2,513		
18	Sum		8,526	3,780		
19	Total		884,114	321,862	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		Q4 2025				
		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	Armenia (AM)	1.50 %	-	-		
2	Australia (AU)	1.00 %	622	238		
3	Belgium (BE)	1.00 %	102	63		
4	Chile (CL)	0.50 %	323	136		
5	Czech Republic (CZ)	1.25 %	-	6		
6	Denmark (DK)	2.50 %	-	8		
7	France (FR)	1.00 %	47	83		
8	Germany (DE)	0.75 %	298	141		
9	Hong Kong (HK)	0.50 %	71	33		
10	Luxembourg (LU)	0.50 %	104	51		
11	Netherlands (NL)	2.00 %	447	62		
12	Norway (NO)	2.50 %	-	-		
13	South Korea (KR)	1.00 %	401	184		
14	Spain (ES)	0.50 %	4	24		
15	Sweden (SE)	2.00 %	43	15		
16	United Kingdom (GB)	2.00 %	6,601	2,534		
17	Sum		9,063	3,578		
18	Total		867,439	317,269	0.02%	84

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 2025				
		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	Armenia (AM)	1.50%	-	-		
2	Australia (AU)	1.00%	876	298		
3	Belgium (BE)	1.00%	51	50		
4	Chile (CL)	0.50%	310	129		
5	Czech Republic (CZ)	1.25%	-	-		
6	Denmark (DK)	2.50%	-	-		
7	France (FR)	1.00%	81	97		
8	Germany (DE)	0.75%	297	164		
9	Hong Kong (HK)	0.50%	77	41		
10	Luxembourg (LU)	0.50%	90	33		
11	Netherlands (NL)	2.00%	333	67		
12	Norway (NO)	2.50%	-	-		
13	South Korea (KR)	1.00%	355	145		
14	Sweden (SE)	2.00%	28	11		
15	United Kingdom (GB)	2.00%	6,554	2,412		
16	Sum		9,052	3,447		
17	Total		856,695	311,498	0.02%	81

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 2025				
		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	Armenia (AM)	1.50%	-	-		
2	Australia (AU)	1.00%	652	254		
3	Belgium (BE)	1.00%	50	46		
4	Chile (CL)	0.50%	282	117		
5	Czech Republic (CZ)	1.25%	-	-		
6	Denmark (DK)	2.50%	-	-		
7	France (FR)	1.00%	82	71		
8	Germany (DE)	0.75%	243	106		
9	Hong Kong (HK)	0.50%	54	24		
10	Luxembourg (LU)	0.50%	78	27		
11	Netherlands (NL)	2.00%	307	60		
12	Norway (NO)	2.50%	3	-		
13	South Korea (KR)	1.00%	406	113		
14	Sweden (SE)	2.00%	25	13		
15	United Kingdom (GB)	2.00%	5,703	2,171		
16	Sum		7,885	3,002		
17	Total		854,892	306,437	0.02%	71



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 2025				
		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	Armenia (AM)	1.50%	-	-		
2	Australia (AU)	1.00%	602	225		
3	Belgium (BE)	1.00%	51	71		
4	Chile (CL)	0.50%	471	188		
5	Czech Republic (CZ)	1.25%	-	-		
6	Denmark (DK)	2.50%	-	-		
7	France (FR)	1.00%	81	93		
8	Germany (DE)	0.75%	301	141		
9	Hong Kong (HK)	0.50%	44	28		
10	Luxembourg (LU)	0.50%	34	25		
11	Netherlands (NL)	2.00%	146	48		
12	Norway (NO)	2.50%	3	-		
13	South Korea (KR)	1.00%	415	143		
14	Sweden (SE)	2.00%	21	8		
15	United Kingdom (GB)	2.00%	5,934	2,262		
16	Sum		8,103	3,232		
17	Total		879,554	315,784	0.02%	74

KM2 - KEY METRICS – TLAC REQUIREMENTS (1)

(\$ millions except as noted)

	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
	a	b	c	d	e
1 Total loss-absorbing capacity (TLAC) available	128,454	129,957	126,809	127,265	129,375
2 Total RWA at the level of the resolution group	442,058	437,945	430,134	425,066	433,944
3 TLAC Ratio (%): TLAC as a percentage of RWA (row 1 / row 2)	29.1%	29.7%	29.5%	29.9%	29.8%
4 Leverage ratio exposure measure at the level of the resolution group	1,488,813	1,521,813	1,489,621	1,490,551	1,529,299
5 TLAC Leverage Ratio (%): TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4)	8.6%	8.5%	8.5%	8.5%	8.5%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.	n.a.

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

TLAC1 - TLAC COMPOSITION (1)

		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
(\$ millions except as noted)		a	b	c	d	e
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	57,801	58,286	57,924	57,405	59,197
2	Additional Tier 1 capital (AT1) before TLAC adjustments	7,624	7,604	8,796	7,702	7,652
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	7,624	7,604	8,796	7,702	7,652
6	Tier 2 capital (T2) before TLAC adjustments	9,465	9,672	9,733	10,874	9,491
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	9,465	9,672	9,733	10,874	9,491
11	TLAC arising from regulatory capital	74,890	75,562	76,453	75,981	76,340
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	53,652	54,510	50,427	51,424	53,148
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	53,652	54,510	50,427	51,424	53,148
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	128,542	130,072	126,880	127,405	129,488
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)	(115)	(71)	(140)	(113)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	128,454	129,957	126,809	127,265	129,375
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	442,058	437,945	430,134	425,066	433,944
24	Leverage exposure measure	1,488,813	1,521,813	1,489,621	1,490,551	1,529,299
TLAC ratios and buffers						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	29.1%	29.7%	29.5%	29.9%	29.8%
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.6%	8.5%	8.5%	8.5%	8.5%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.6%	8.8%	9.0%	9.0%	9.1%
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB / G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

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

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

(\$ millions)

	Q1 2026						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	23,708	1,550	6,156	8,672	66,015	-	106,101
3 Subset of row 2 that are excluded liabilities	-	1	3	126	87	-	217
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	23,708	1,549	6,153	8,546	65,928	-	105,884
5 Subset of row 4 that are potentially eligible as TLAC	23,708	1,549	6,153	8,546	55,980	-	95,936
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	19,341	-	19,341
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	20,791	-	20,791
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,848	10,438	-	17,286
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	5,495	1,698	5,410	-	12,603
10 Subset of row 5 that is perpetual securities	23,708	1,549	658	-	-	-	25,915

(1) Instruments are reported at nominal values.

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

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

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

(\$ millions)

	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
1 Total consolidated assets as per published financial statements	1,458,132	1,476,802	1,431,553	1,440,269	1,468,093
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(20,512)	(19,815)	(18,402)	(18,691)	(18,885)
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	(40,405)	(34,357)	(32,149)	(34,066)	(29,321)
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	(28,586)	(17,165)	(6,339)	(10,190)	(16,637)
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	6,728	4,028	4,756	6,697	6,232
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	173,937	175,554	171,968	171,040	177,933
8 Other adjustments	(60,481)	(63,234)	(61,766)	(64,508)	(58,116)
9 Leverage Ratio Exposure Measure	1,488,813	1,521,813	1,489,621	1,490,551	1,529,299

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

		Leverage Ratio Framework				
		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitisation exposures but including collateral)	1,179,345	1,194,811	1,167,548	1,175,201	1,220,155
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)	(7,748)	(7,848)	(6,100)	(7,255)	(10,720)
4	(Asset amounts deducted in determining transitional Tier 1 capital)	(21,732)	(21,987)	(20,788)	(21,410)	(21,528)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,149,865	1,164,976	1,140,660	1,146,536	1,187,907
Derivative exposures						
6	Replacement cost associated with all derivative transactions (1)	19,176	17,814	16,242	19,161	19,606
7	Add-on amounts for potential future exposure associated with all derivative transactions (2)	32,787	33,501	30,542	29,899	30,544
8	(Exempted central counterparty-leg of client cleared trade exposures)	(3,404)	(3,482)	(2,827)	(2,269)	(3,555)
9	Adjusted effective notional amount of written credit derivatives	95,436	90,965	76,911	71,539	60,127
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(95,436)	(90,965)	(76,911)	(71,539)	(60,127)
11	Total derivative exposures (sum of lines 6 to 10)	48,559	47,833	43,957	46,791	46,595
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	142,321	158,361	153,293	141,487	132,893
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(34,909)	(30,904)	(26,919)	(24,279)	(24,307)
14	Counterparty credit risk (CCR) exposure for SFTs	9,040	5,993	6,663	8,976	8,278
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	116,452	133,450	133,037	126,184	116,864
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	555,406	559,473	538,756	532,569	553,087
18	(Adjustments for conversion to credit equivalent amounts)	(381,469)	(383,919)	(366,789)	(361,529)	(375,154)
19	Off-balance sheet items (sum of lines 17 and 18)	173,937	175,554	171,967	171,040	177,933
Capital and Total Exposures						
20	Tier 1 capital	65,425	65,890	66,720	65,107	66,849
21	Total Exposures (sum of lines 5, 11, 16 and 19)	1,488,813	1,521,813	1,489,621	1,490,551	1,529,299
Leverage Ratios						
22	Basel III leverage ratio	4.4%	4.3%	4.5%	4.4%	4.4%

(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 #	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Canadian Personal and Commercial Banking	1	123,090	120,976	119,363	115,304	114,273
U.S. Banking	2	156,294	159,740	158,759	159,170	167,825
Wealth Management	3	25,504	22,780	21,563	20,805	21,001
Capital Markets	4	114,087	110,334	106,143	105,732	105,529
Corporate Services, including Technology and Operations	5	23,083	24,115	24,306	24,055	25,316
Total Risk-Weighted Assets	6	442,058	437,945	430,134	425,066	433,944

OV1 - OVERVIEW OF RWA (1)

(\$ millions)		RWA					Minimum capital requirements
		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025	Q1 2026
		a	b	c	d	e	f
1	Credit risk (excluding counterparty credit risk)	314,063	313,980	305,686	301,387	308,142	25,125
2	Of which standardised approach (SA)	61,130	63,670	64,798	66,614	71,675	4,890
3	Of which: foundation internal ratings-based (F-IRB) approach	77,761	75,384	72,963	70,893	72,127	6,221
4	Of which: supervisory slotting approach	-	-	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	175,172	174,926	167,925	163,880	164,340	14,014
6	Counterparty credit risk (CCR)	13,943	13,533	12,269	11,880	11,941	1,115
7	Of which standardised approach for counterparty credit risk	9,052	9,442	8,429	8,535	8,612	724
8	Of which: IMM	-	-	-	-	-	-
9	Of which: other CCR	4,891	4,091	3,840	3,345	3,329	391
10	Credit valuation adjustment (CVA)	4,338	4,347	4,559	5,036	4,772	347
11	Equity investments in funds – look-through approach	364	497	485	462	531	29
12	Equity investments in funds – mandate-based approach	3,685	3,686	3,638	3,519	3,571	295
13	Settlement risk	4	-	36	-	3	-
14	Securitisation exposures in banking book	10,527	11,306	12,695	13,150	13,976	842
15	Of which securitisation internal ratings-based approach (SEC-IRBA)	8,139	8,847	10,196	10,758	11,505	651
16	Of which securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	500	513	486	431	438	40
17	Of which securitisation standardised approach (SEC-SA)	1,888	1,946	2,013	1,961	2,033	151
18	Market risk	21,534	18,672	18,581	19,421	18,729	1,723
19	Of which standardised approach (SA)	21,534	18,672	18,581	19,421	18,729	1,723
20	Of which internal model approaches (IMA)	-	-	-	-	-	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
22	Operational risk	54,140	52,264	52,830	51,483	52,788	4,331
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	19,460	19,660	19,355	18,728	19,491	1,557
24	Output floor applied	67.50%	67.50%	67.50%	67.50%	67.50%	
25	Floor adjustment (2)	-	-	-	-	-	-
26	Floor adjustment (after application of transitional cap) - N/A for D-SIBs	-	-	-	-	-	-
27	Total	442,058	437,945	430,134	425,066	433,944	35,365

(1) RWA were \$442.1 billion as at January 31, 2026, an increase from \$437.9 billion as at October 31, 2025. RWA increased, due to higher credit, market and operational risk RWA, partially offset by the impact of foreign exchange movements. The increase in credit risk RWA was primarily due to methodology changes, an increase in asset size and model changes, partially offset by changes in asset quality.

(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)		Q1 2026							
		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			
Assets									
Cash and Cash Equivalents	1	67,378	67,596	67,596	-	-	-	-	
Interest Bearing Deposits with Banks	2	2,870	2,837	2,837	-	-	-	-	
Securities	3	421,331	407,378	207,673	-	8,580	156,009	35,116	
Securities Borrowed or Purchased Under Resale Agreements	4	109,725	109,725	-	109,725	-	-	-	
Loans									
Residential mortgages	5	194,089	194,089	194,068	-	21	-	-	
Consumer instalment and other personal	6	91,841	91,841	90,540	-	26	-	1,275	
Credit cards	7	12,120	12,120	8,102	-	-	-	4,018	
Business and government	8	375,252	374,852	337,478	3,603	33,607	8,128	-	
Allowance for credit losses	9	(5,067)	(5,067)	(38)	-	-	-	(5,029)	
Other Assets									
Derivative instruments	10	69,398	69,397	-	69,397	-	63,880	-	
Customers' liability under acceptances	11	1,081	1,081	1,081	-	-	-	-	
Premises and equipment	12	6,140	6,135	6,135	-	-	-	-	
Goodwill	13	16,619	16,619	-	-	-	-	16,619	
Intangible assets	14	5,015	5,015	-	-	-	-	5,015	
Current tax assets	15	2,181	2,176	2,176	-	-	-	-	
Deferred tax assets	16	2,602	2,380	2,322	-	-	-	58	
Receivable from brokers, dealers and clients	17	45,203	45,203	410	40	-	-	44,753	
Other	18	40,354	33,163	16,833	9,796	-	5,248	1,286	
Total assets	19	1,458,132	1,436,540	937,213	192,561	42,234	233,265	103,111	
Liabilities									
Deposits	20	954,789	954,789	-	-	-	50,471	904,318	
Other Liabilities									
Derivative instruments	21	65,392	65,105	-	65,105	-	62,714	-	
Acceptances	22	1,081	1,081	-	-	-	-	1,081	
Securities sold but not yet purchased	23	47,409	47,409	-	-	-	47,409	-	
Securities lent or sold under repurchase agreements	24	132,280	132,280	-	132,280	-	-	-	
Securitisation and structured entities' liabilities	25	56,809	56,809	-	-	-	-	56,809	
Insurance-related liabilities	26	21,204	-	-	-	-	-	-	
Payable to brokers, dealers and clients	27	43,335	43,335	-	-	-	-	43,335	
Other	28	41,670	41,569	-	-	-	-	41,569	
Subordinated Debt	29	8,412	8,412	-	-	-	-	8,412	
Total liabilities	30	1,372,381	1,350,789	-	197,385	-	160,594	1,055,524	

(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 (\$23,016 million assets and \$2,524 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 (\$209 million assets and \$138 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)		Q1 2026				
		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)	1,333,429	937,213	192,561	42,234	233,265
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	295,265	-	197,385	-	160,594
3	Total net amount under regulatory scope of consolidation	1,038,164	937,213	(4,824)	42,234	72,671
4	Off-balance sheet amounts	403,252	204,704	168,772	29,776	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	5,637	1,413	4,224	-	-
6	Differences due to consideration of provisions	1,314	1,314	-	-	-
7	Exposures related to liability repo-style transactions	264,559	-	264,559	-	-
8	Potential future exposure on derivatives	36,432	-	36,432	-	-
9	Differences due to consideration of CRM	(382,155)	-	(378,138)	(4,017)	-
10	Contractual service margins (CSMs) of insurance subsidiaries	1,030	1,030	-	-	-
11	Exposure amounts considered for regulatory purposes (2)	1,368,233	1,145,674	91,025	67,993	72,671

(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.

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

LINE #	(\$ millions)	Q1 2026						
		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		
		a	b	c	d	e	f	g
Loans	1	6,506	624,763	4,303	38	677	3,588	626,966
Debt securities	2	-	198,268	7	-	-	7	198,261
Off-balance sheet exposures	3	1,755	236,439	634	-	88	546	237,560
Total	4	8,261	1,059,470	4,944	38	765	4,141	1,062,787

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

LINE #	(\$ millions)	Q4 2025						
		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		
		a	b	c	d	e	f	g
Loans	1	7,258	625,681	4,212	26	689	3,497	628,727
Debt securities	2	-	202,993	9	-	-	9	202,984
Off-balance sheet exposures	3	1,660	239,012	632	-	75	557	240,040
Total	4	8,918	1,067,686	4,853	26	764	4,063	1,071,751

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

LINE #	(\$ millions)	Q3 2025						
		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		
		a	b	c	d	e	f	g
Loans	1	7,061	618,402	4,363	14	704	3,645	621,100
Debt securities	2	-	197,428	7	-	-	7	197,421
Off-balance sheet exposures	3	1,594	217,997	579	-	77	502	219,012
Total	4	8,655	1,033,827	4,949	14	781	4,154	1,037,533

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

LINE #	(\$ millions)	Q2 2025						
		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		
		a	b	c	d	e	f	g
Loans	1	6,905	614,205	4,203	16	740	3,447	616,907
Debt securities	2	-	197,916	6	-	-	6	197,910
Off-balance sheet exposures	3	1,801	213,811	604	-	92	512	215,008
Total	4	8,706	1,025,932	4,813	16	832	3,965	1,029,825

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

LINE #	(\$ millions)	Q1 2025						
		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		
		a	b	c	d	e	f	g
Loans	1	6,937	623,369	4,119	25	826	3,268	626,187
Debt securities	2	-	198,399	5	-	-	5	198,394
Off-balance sheet exposures	3	1,863	223,154	606	-	102	504	224,411
Total	4	8,800	1,044,922	4,730	25	928	3,777	1,048,992

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

(2) The carrying value of our renegotiated loans was \$4.616 billion as at January 31, 2026 (\$4,076 million as at October 31, 2025, \$4,080 million as at July 31, 2025, \$3,220 million as at April 30, 2025, and \$2,930 million as at January 31, 2025). Renegotiated loans of \$2,771 million were classified as performing as at January 31, 2026 (\$2,324 million as at October 31, 2025, \$2,668 million as at July 31, 2025, \$1,842 million as at April 30, 2025, and \$1,560 million as at January 31, 2025).

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

(4) There were no defaulted debt securities.

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

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

(\$ millions)

Q1 2026
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	7,258
2	Loans and debt securities that have defaulted since the last reporting period	1,282
3	Returned to non-defaulted status	(370)
4	Amounts written off	(423)
5	Other charges	(1,241)
6	Defaulted loans and debt securities at end of the reporting period	6,506

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

(\$ millions)

Q4 2025
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	7,061
2	Loans and debt securities that have defaulted since the last reporting period	1,859
3	Returned to non-defaulted status	(265)
4	Amounts written off	(660)
5	Other charges	(737)
6	Defaulted loans and debt securities at end of the reporting period	7,258

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

(\$ millions)

Q3 2025
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	6,905
2	Loans and debt securities that have defaulted since the last reporting period	1,715
3	Returned to non-defaulted status	(465)
4	Amounts written off	(442)
5	Other charges	(652)
6	Defaulted loans and debt securities at end of the reporting period	7,061

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

(\$ millions)

Q2 2025
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	6,937
2	Loans and debt securities that have defaulted since the last reporting period	1,800
3	Returned to non-defaulted status	(432)
4	Amounts written off	(543)
5	Other charges	(857)
6	Defaulted loans and debt securities at end of the reporting period	6,905

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

(\$ millions)

Q1 2025
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	5,777
2	Loans and debt securities that have defaulted since the last reporting period	2,284
3	Returned to non-defaulted status	(358)
4	Amounts written off	(425)
5	Other charges	(341)
6	Defaulted loans and debt securities at end of the reporting period	6,937

(1) There were no defaulted debt securities.

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

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q1 2026				
		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	562,874	64,092	-	64,059	33
2	Debt securities	198,261	-	-	-	-
3	Total	761,135	64,092	-	64,059	33
4	Of which: defaulted	5,511	288	-	288	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q4 2025				
		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	571,265	57,462	-	57,428	34
2	Debt securities	202,984	-	-	-	-
3	Total	774,249	57,462	-	57,428	34
4	Of which: defaulted	5,741	913	-	913	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q3 2025				
		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	570,308	50,792	-	50,737	55
2	Debt securities	197,421	-	-	-	-
3	Total	767,729	50,792	-	50,737	55
4	Of which: defaulted	5,546	790	-	790	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q2 2025				
		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	576,311	40,596	-	40,555	41
2	Debt securities	197,910	-	-	-	-
3	Total	774,221	40,596	-	40,555	41
4	Of which: defaulted	5,559	712	-	712	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q1 2025				
		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	586,915	39,272	-	39,219	53
2	Debt securities	198,394	-	-	-	-
3	Total	785,309	39,272	-	39,219	53
4	Of which: defaulted	5,635	659	-	659	-

(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		Q1 2026					
		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	-	-	712	9	-	-
2	Public sector entities (PSEs)	149	911	614	613	302	24.62%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	4	848	328	38.51%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	46	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	9,884	12,740	10,193	4,283	13,832	95.85%
6a	Of which: securities firms and other financial institutions treated as corporates	385	1,022	383	458	736	87.54%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	5,090	1,165	5,090	466	4,794	86.28%
8	Retail	18,276	7,078	17,778	1,503	14,162	73.45%
9	Real Estate	28,687	6,148	27,759	896	14,245	49.44%
9a	Of which: general RRE	14,154	5,240	14,153	549	4,170	28.36%
9b	Of which: IPRRE	168	-	167	-	59	35.30%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	6,604	639	5,788	238	4,113	68.24%
9e	Of which: IPCRE	7,542	217	7,486	87	5,639	74.47%
9f	Of which: land acquisition, development and construction	219	52	165	22	264	135.90%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	860	187	796	47	1,053	124.79%
13	Other assets	16,528	-	16,528	-	12,414	75.11%
14	Total	79,474	28,229	79,474	8,665	61,130	69.36%

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

(\$ millions except as noted)

Asset classes		Q4 2025					
		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	-	-	808	14	-	-
2	Public sector entities (PSEs)	160	941	601	633	314	25.44%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	4	932	360	38.48%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	48	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	10,637	14,789	10,870	4,897	15,168	96.47%
6a	Of which: securities firms and other financial institutions treated as corporates	472	1,147	492	537	926	90.00%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	5,082	1,246	5,082	499	4,925	88.27%
8	Retail	18,801	7,345	18,329	1,544	14,589	73.41%
9	Real Estate	30,912	6,553	29,954	948	15,585	50.17%
9a	Of which: general RRE	15,001	5,587	15,001	585	4,455	28.58%
9b	Of which: IPRRE	91	-	91	-	33	36.38%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	7,219	657	6,333	240	4,503	68.51%
9e	Of which: IPCRE	8,418	249	8,361	98	6,320	74.71%
9f	Of which: land acquisition, development and construction	183	60	168	25	274	137.27%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	828	177	772	44	1,050	128.64%
13	Other assets	16,017	-	16,017	-	11,680	72.92%
14	Total	82,437	31,051	82,437	9,511	63,671	69.25%

(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		Q3 2025					
		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	-	-	870	16	-	-
2	Public sector entities (PSEs)	158	631	623	340	171	17.70%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	2	840	312	37.06%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	47	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	11,528	14,497	11,684	4,927	15,996	96.56%
6a	Of which: securities firms and other financial institutions treated as corporates	523	1,185	549	544	997	91.24%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,876	1,300	4,876	520	4,711	87.30%
8	Retail	17,607	7,322	17,120	1,540	13,678	73.30%
9	Real Estate	33,867	6,743	32,910	1,003	17,189	50.45%
9a	Of which: general RRE	16,906	5,682	16,906	596	5,147	29.41%
9b	Of which: IPRRE	91	-	91	-	33	36.38%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	7,332	671	6,445	252	4,641	69.30%
9e	Of which: IPCRE	9,358	320	9,304	127	7,092	75.20%
9f	Of which: land acquisition, development and construction	180	70	164	28	276	139.46%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	942	235	893	69	1,235	128.34%
13	Other assets	15,517	-	15,517	-	11,506	74.15%
14	Total	84,495	30,728	84,495	9,255	64,798	69.12%

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

(\$ millions except as noted)

Asset classes		Q2 2025					
		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	-	-	912	18	-	-
2	Public sector entities (PSEs)	168	641	651	340	160	16.13%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	-	1,159	455	39.27%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	47	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	12,150	15,623	12,251	5,012	16,652	96.46%
6a	Of which: securities firms and other financial institutions treated as corporates	524	1,110	514	481	921	92.55%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,617	1,387	4,617	555	4,428	85.62%
8	Retail	18,098	7,607	17,578	1,621	14,081	73.34%
9	Real Estate	33,668	7,170	32,741	1,119	17,537	51.36%
9a	Of which: general RRE	16,107	5,860	16,107	613	4,768	28.52%
9b	Of which: IPRRE	89	-	89	-	32	36.15%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	7,550	727	6,675	278	4,837	69.57%
9e	Of which: IPCRE	9,581	471	9,535	183	7,370	75.84%
9f	Of which: land acquisition, development and construction	341	112	335	45	530	139.47%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	951	227	902	66	1,283	132.62%
13	Other assets	15,895	-	15,895	-	12,018	75.61%
14	Total	85,547	32,655	85,547	9,890	66,614	69.80%

(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		Q1 2025					
		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	-	-	984	19	-	-
2	Public sector entities (PSEs)	179	741	641	428	214	20.04%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	4	17	9	1,244	447	35.64%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	49	20	40.00%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	13,221	17,749	13,305	5,806	18,501	96.81%
6a	Of which: securities firms and other financial institutions treated as corporates	606	1,258	592	527	1,010	90.29%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,717	1,568	4,717	627	4,579	85.69%
8	Retail	18,954	8,649	18,451	1,862	14,805	72.89%
9	Real Estate	36,272	7,872	35,282	1,252	19,285	52.79%
9a	Of which: general RRE	17,186	6,371	17,186	666	5,109	28.62%
9b	Of which: IPRRE	96	-	96	-	35	36.55%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,161	861	7,234	331	5,305	70.12%
9e	Of which: IPCRE	10,149	459	10,093	182	7,814	76.05%
9f	Of which: land acquisition, development and construction	680	181	673	73	1,022	137.00%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	1,099	258	1,057	81	1,548	136.02%
13	Other assets	16,744	-	16,744	-	12,296	73.43%
14	Total	91,190	36,854	91,190	11,319	71,675	69.92%

(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		Q1 2026												
		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	721		-						-				
2	Public sector entities (PSEs)	465		263						499				
3	Multilateral development banks	-												
4	Banks			167		237		230		128				
4a	Of which Securities firms and other financial institutions treated as Banks							46						
5	Covered Bonds													
6	Corporates									5				
6a	Of which Securities firms and other financial institutions treated as Corporate													
6b	Of which specialised lending													
7	Subordinated debt, equity and other capital	1,231		352										
8	Retail		578											
9	Real Estate			5,587	2,095	2,863	2,710	502	36	27	-	4,412	-	6,390
9a	Of which General RRE			5,586	2,095	2,785	2,662	502		22				393
9b	Of which IPRRE					78	48		36	5				
9c	Of which Other RRE													
9d	Of which General CRE			1								4,412		
9e	Of which IPCRE													5,997
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages													
11	Mortgage Backed Securities													
12	Defaulted exposure													
13	Other assets	2,276		2,298										
14	Total	4,693	578	8,667	2,095	3,100	2,710	732	36	659	-	4,412	-	6,390

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

(\$ millions)

Asset classes		Q1 2026													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														721
2	Public sector entities (PSEs)														1,227
3	Multilateral development banks														-
4	Banks	90													852
4a	Of which Securities firms and other financial institutions treated as Banks														46
5	Covered Bonds														-
6	Corporates	1,102		3,110		10,056				203					14,476
6a	Of which Securities firms and other financial institutions treated as Corporate	342		129		370									841
6b	Of which specialised lending														-
7	Subordinated debt, equity and other capital					3,461				19	493				5,556
8	Retail	18,511				192									19,281
9	Real Estate	89		988	1,460	655		116		157				568	28,655
9a	Of which General RRE	89												568	14,702
9b	Of which IPRRE														167
9c	Of which Other RRE														-
9d	Of which General CRE			988		625									6,026
9e	Of which IPCRE				1,460			116							7,573
9f	Of which Land acquisition, development and construction					30				157					187
10	Reverse Mortgages														-
11	Mortgage Backed Securities														-
12	Defaulted exposure					425				418					843
13	Other assets					11,954									16,528
14	Total	19,792	-	4,098	1,460	26,743	-	116	-	797	493	-	-	568	88,139

(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&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)

		Q1 2026			
Risk Weight		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	20,708	8,074	19.41%	22,275
2	40-70%	11,327	2,016	51.47%	12,365
3	75-80%	18,017	7,041	25.21%	19,792
4	85%	3,650	1,602	27.98%	4,098
5	90-100%	24,499	9,151	40.46%	28,203
6	105-130%	111	13	41.63%	116
7	150%	668	332	38.83%	797
8	250%	493	-	-	493
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	79,473	28,229	30.70%	88,139

(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 2025												
		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	822		-						-				
2	Public sector entities (PSEs)	438		280						516				
3	Multilateral development banks	-		-						-				
4	Banks			192		285		212		136				
4a	Of which Securities firms and other financial institutions treated as Banks			-		-		48		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			-						7				
6a	Of which Securities firms and other financial institutions treated as Corporate			-						-				
6b	Of which specialised lending			-						-				
7	Subordinated debt, equity and other capital	1,270		221										
8	Retail		601											
9	Real Estate			5,830	2,203	2,946	2,931	561	24	34	-	4,745	-	7,156
9a	Of which General RRE			5,829	2,203	2,909	2,906	561		29				457
9b	Of which IPRRE					37	25		24	5				
9c	Of which Other RRE													
9d	Of which General CRE			1								4,745		
9e	Of which IPCRE													6,699
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages													
11	Mortgage Backed Securities													
12	Defaulted exposure													
13	Other assets	2,252		2,606										
14	Total	4,782	601	9,129	2,203	3,231	2,931	773	24	693	-	4,745	-	7,156

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

(\$ millions)

Asset classes		Q4 2025													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														822
2	Public sector entities (PSEs)														1,234
3	Multilateral development banks														-
4	Banks	111													936
4a	Of which Securities firms and other financial institutions treated as Banks	-													48
5	Covered Bonds														-
6	Corporates	783	-	3,359		11,413				205					15,767
6a	Of which Securities firms and other financial institutions treated as Corporate	331		135		563									1,029
6b	Of which specialised lending														-
7	Subordinated debt, equity and other capital					3,527				54	508	1			5,581
8	Retail	19,092				180									19,873
9	Real Estate	103		1,131	1,526	717		234		165				596	30,902
9a	Of which General RRE	96												596	15,586
9b	Of which IPRRE														91
9c	Of which Other RRE														-
9d	Of which General CRE	7		1,131		689									6,573
9e	Of which IPCRE				1,526			234							8,459
9f	Of which Land acquisition, development and construction					28				165					193
10	Reverse Mortgages														-
11	Mortgage Backed Securities														-
12	Defaulted exposure					348				468					816
13	Other assets					11,159									16,017
14	Total	20,089	-	4,490	1,526	27,344	-	234	-	892	508	1	-	596	91,948

(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&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 2025			
Risk Weight		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	21,626	8,676	19.63%	23,329
2	40-70%	12,472	2,079	51.20%	13,536
3	75-80%	18,383	6,994	24.40%	20,090
4	85%	3,950	1,877	28.72%	4,489
5	90-100%	24,525	11,035	39.37%	28,870
6	105-130%	217	42	39.33%	234
7	150%	754	349	39.23%	891
8	250%	508	-	-	508
9	400%	1	-	-	1
10	1250%	-	-	-	-
11	Total	82,436	31,052	30.63%	91,948

(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 2025												
		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	886	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entities (PSEs)	449	-	288	-	-	-	-	-	226	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	143	-	317	-	218	-	87	-	-	-	-
4a	Of Which Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	47	-	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-	-	-	8	-	-	-	-
6a	Of Which Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-
6b	Of which specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	1,254	-	208	-	-	-	-	-	-	-	-	-	-
8	Retail	-	598	-	-	-	-	-	-	-	-	-	-	-
9	Real Estate	-	-	5,839	2,154	2,933	4,807	607	24	39	-	4,633	-	7,838
9a	Of which General RRE	-	-	5,838	2,154	2,896	4,782	607	-	34	-	-	-	487
9b	Of which IPRRE	-	-	-	-	37	25	-	24	5	-	-	-	-
9c	Of which Other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9d	Of which General CRE	-	-	1	-	-	-	-	-	-	-	4,633	-	-
9e	Of which IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	7,351
9f	Of which Land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Reverse Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage Backed Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other assets	2,348	-	2,079	-	-	-	-	-	-	-	-	-	-
14	Total	4,937	598	8,557	2,154	3,250	4,807	825	24	360	-	4,633	-	7,838

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

(\$ millions)

Asset classes		Q3 2025													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	-	-	-	-	-	-	-	-	-	-	-	-	-	886
2	Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	963
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	77	-	-	-	-	-	-	-	-	-	-	-	-	842
4a	Of Which Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	47
5	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	835	-	3,499	-	12,023	-	-	-	246	-	-	-	-	16,611
6a	Of Which Securities firms and other financial institutions treated as Corporate	294	-	149	-	650	-	-	-	-	-	-	-	-	1,093
6b	Of which specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	-	-	-	-	3,397	-	-	-	71	465	1	-	-	5,396
8	Retail	17,895	-	-	-	167	-	-	-	-	-	-	-	-	18,660
9	Real Estate	111	-	1,335	1,710	744	-	370	-	169	-	-	-	600	33,913
9a	Of which General RRE	104	-	-	-	-	-	-	-	-	-	-	-	600	17,502
9b	Of which IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	91
9c	Of which Other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9d	Of which General CRE	7	-	1,335	-	721	-	-	-	-	-	-	-	-	6,697
9e	Of which IPCRE	-	-	-	1,710	-	-	370	-	-	-	-	-	-	9,431
9f	Of which Land acquisition, development and construction	-	-	-	-	23	-	-	-	169	-	-	-	-	192
10	Reverse Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage Backed Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure	-	-	-	-	417	-	-	-	545	-	-	-	-	962
13	Other assets	-	-	-	-	11,090	-	-	-	-	-	-	-	-	15,517
14	Total	18,918	-	4,834	1,710	27,838	-	370	-	1,031	465	1	-	600	93,750

(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&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 2025			
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%	23,060	8,807	19.22%	24,753
2	40-70%	13,071	1,742	43.48%	13,829
3	75-80%	17,197	7,102	24.24%	18,918
4	85%	4,253	1,969	29.54%	4,834
5	90-100%	25,282	10,531	40.52%	29,549
6	105-130%	337	81	40.06%	370
7	150%	829	496	40.76%	1,031
8	250%	465	-	-	465
9	400%	1	-	-	1
10	1250%	-	-	-	-
11	Total	84,495	30,728	30.12%	93,750

(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 2025												
		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	930		-						-				
2	Public sector entities (PSEs)	483		314						194				
3	Multilateral development banks	-		-						-				
4	Banks			198		371		308		123				
4a	Of Which Securities firms and other financial institutions treated as Banks			-		-		47		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			-						8				
6a	Of Which Securities firms and other financial institutions treated as Corporate			-		-		-		-				
6b	Of which specialised lending			-		-		-		-				
7	Subordinated debt, equity and other capital	1,247		228										
8	Retail		596											
9	Real Estate			6,041	2,326	3,938	2,852	361	22	39		4,734		7,821
9a	Of which General RRE			6,040	2,326	3,900	2,828	361		34				509
9b	Of which IPRRE					38	24		22	5				
9c	Of which Other RRE													
9d	Of which General CRE			1								4,734		
9e	Of which IPCRE													7,312
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages													
11	Mortgage Backed Securities													
12	Defaulted exposure													
13	Other assets	2,313		1,956										
14	Total	4,973	596	8,737	2,326	4,309	2,852	669	22	364	-	4,734	-	7,821

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

(\$ millions)

Asset classes		Q2 2025													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					-				-					930
2	Public sector entities (PSEs)					-				-					991
3	Multilateral development banks					-				-					-
4	Banks	158				1				-					1,159
4a	Of Which Securities firms and other financial institutions treated as Banks	-				-				-					47
5	Covered Bonds					-				-					-
6	Corporates	692		3,669		12,662				232					17,263
6a	Of Which Securities firms and other financial institutions treated as Corporate	205		153		637				-					995
6b	Of which specialised lending														-
7	Subordinated debt, equity and other capital					3,239					458				5,172
8	Retail	18,443				160									19,199
9	Real Estate	111		1,469	1,976	822		430		301				617	33,860
9a	Of which General RRE	105												617	16,720
9b	Of which IPRRE														89
9c	Of which Other RRE														-
9d	Of which General CRE	6		1,469		743									6,953
9e	Of which IPCRE				1,976			430							9,718
9f	Of which Land acquisition, development and construction					79				301					380
10	Reverse Mortgages														-
11	Mortgage Backed Securities														-
12	Defaulted exposure									631					968
13	Other assets					11,626									15,895
14	Total	19,404	-	5,138	1,976	28,847	-	430	-	1,164	458	-	-	617	95,437

(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&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)

		Q2 2025			
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%	22,443	9,239	20.11%	24,300
2	40-70%	12,824	2,101	42.64%	13,720
3	75-80%	17,664	7,222	24.09%	19,404
4	85%	4,467	2,180	30.80%	5,138
5	90-100%	26,309	11,397	39.61%	30,823
6	105-130%	388	103	39.85%	430
7	150%	995	413	41.00%	1,164
8	250%	457	-	-	458
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	85,547	32,655	30.28%	95,437

(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 2025												
		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	1,003												
2	Public sector entities (PSEs)	464		417						115				
3	Multilateral development banks	-												
4	Banks			219		501		367		78				
4a	Of Which Securities firms and other financial institutions treated as Banks							49						
5	Covered Bonds													
6	Corporates									8				
6a	Of Which Securities firms and other financial institutions treated as Corporate													
6b	Of which specialised lending													
7	Subordinated debt, equity and other capital	1,313		228										
8	Retail		793											
9	Real Estate			6,395	2,451	4,177	3,130	398	25	49		4,990		8,204
9a	Of which General RRE			6,394	2,451	4,138	3,105	398		42				548
9b	Of which IPRRE					39	25		25	7				
9c	Of which Other RRE													
9d	Of which General CRE			1								4,990		
9e	Of which IPCRE													7,656
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages													
11	Mortgage Backed Securities													
12	Defaulted exposure													
13	Other assets	2,331		2,646										
14	Total	5,111	793	9,905	2,451	4,678	3,130	765	25	250	-	4,990	-	8,204

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

(\$ millions)

Asset classes		Q1 2025													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														1,003
2	Public sector entities (PSEs)					73									1,069
3	Multilateral development banks														-
4	Banks	87				1									1,253
4a	Of Which Securities firms and other financial institutions treated as Banks														49
5	Covered Bonds														-
6	Corporates	850		3,899		13,972				538					19,267
6a	Of Which Securities firms and other financial institutions treated as Corporate	316		197		606									1,119
6b	Of which specialised lending									156					156
7	Subordinated debt, equity and other capital					3,316					486	1			5,344
8	Retail	19,332				188									20,313
9	Real Estate	129		1,741	2,133	1,016		486		397				657	36,378
9a	Of which General RRE	119												657	17,852
9b	Of which IPRRE														96
9c	Of which Other RRE														-
9d	Of which General CRE	10		1,741		823									7,565
9e	Of which IPCRE				2,133			486							10,275
9f	Of which Land acquisition, development and construction					193				397					590
10	Reverse Mortgages														-
11	Mortgage Backed Securities														-
12	Defaulted exposure					318				820					1,138
13	Other assets					11,767									16,744
14	Total	20,398	-	5,640	2,133	30,651	-	486	-	1,755	486	1	-	657	102,509

(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&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)

		Q1 2025			
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%	24,303	10,907	21.17%	26,611
2	40-70%	13,498	1,964	43.29%	14,348
3	75-80%	18,492	7,859	24.25%	20,398
4	85%	4,945	2,250	30.88%	5,640
5	90-100%	27,548	13,117	39.92%	32,784
6	105-130%	447	99	39.84%	486
7	150%	1,470	658	43.25%	1,755
8	250%	487	-	-	487
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	91,190	36,854	30.71%	102,509

(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)

						Q1 2026											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	20,947	-	-	39,781	0.01%	95,250	33.32%		597	1.50%	1	
Very low to Low		0.15 to <0.25			2	6,508	-	-	710	0.15%	23,861	91.88%		216	30.45%	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	10,632	-	-	437	0.58%	34,662	63.22%		235	53.89%	2	
Medium		0.75 to <2.50			5	1,030	-	-	-	2.42%	3,091	10.00%		-	21.93%	-	
Medium to High		2.50 to <10.00			6	1,150	-	-	-	-	3,741	-		-	-	-	
High		10.00 to <100.00			7	505	-	-	-	-	1,685	-		-	-	-	
Default		100.00 (Default)			8	156	-	-	-	100.00%	618	22.04%		-	-	-	
Sub-total					9	40,928	-	-	40,928	0.02%	162,908	34.65%		1,048	2.56%	4	7
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	98,895	44,219	28.55%	111,518	0.06%	401,868	15.02%		2,801	2.51%	11	
Very low to Low		0.15 to <0.25			11	19,112	4,194	43.30%	20,928	0.16%	54,321	20.12%		1,460	6.98%	7	
Low		0.25 to <0.50			12	2,823	252	43.99%	2,934	0.41%	7,744	20.80%		414	14.12%	2	
Low		0.50 to <0.75			13	37,352	-	-	37,353	0.59%	76,089	16.89%		5,542	14.84%	37	
Medium		0.75 to <2.50			14	5,002	332	112.70%	5,376	1.96%	10,743	28.77%		2,639	49.09%	26	
Medium to High		2.50 to <10.00			15	5,870	153	55.01%	5,955	4.13%	14,246	19.04%		3,202	53.77%	45	
High		10.00 to <100.00			16	1,745	10	40.19%	1,749	33.09%	3,554	16.77%		1,513	86.50%	99	
Default		100.00 (Default)			17	810	5	46.90%	811	100.00%	1,678	18.77%		1,825	224.71%	13	
Sub-total					18	171,609	49,165	30.54%	186,624	1.14%	570,243	16.62%		19,396	10.39%	240	168
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,868	7,172	66.75%	6,655	0.06%	43,352	37.39%		400	6.02%	2	
Very low to Low		0.15 to <0.25			20	15,176	511	42.27%	15,392	0.18%	16,627	26.94%		1,527	9.92%	7	
Low		0.25 to <0.50			21	1,258	535	59.79%	1,576	0.38%	12,636	40.96%		420	26.61%	2	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,843	82	40.92%	3,877	1.00%	5,533	35.38%		1,696	43.76%	14	
Medium to High		2.50 to <10.00			24	519	21	67.17%	534	4.15%	3,959	43.52%		687	128.78%	10	
High		10.00 to <100.00			25	146	2	68.11%	148	24.40%	452	26.78%		197	133.56%	11	
Default		100.00 (Default)			26	171	1	82.36%	170	100.00%	1,939	38.05%		455	267.34%	40	
Sub-total					27	22,981	8,324	64.54%	28,352	1.07%	84,498	31.70%		5,382	18.98%	86	139
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,816	46,941	58.84%	29,435	0.06%	3,368,921	82.97%		996	3.38%	16	
Very low to Low		0.15 to <0.25			29	365	3,544	70.57%	2,866	0.20%	362,034	97.15%		292	10.19%	-	
Low		0.25 to <0.50			30	1,379	8,050	52.10%	5,573	0.37%	660,229	89.56%		890	15.98%	19	
Low		0.50 to <0.75			31	2,116	8,024	43.57%	5,612	0.56%	403,902	64.01%		889	15.84%	21	
Medium		0.75 to <2.50			32	4,937	4,431	58.28%	7,519	1.74%	631,131	82.19%		3,474	46.19%	105	
Medium to High		2.50 to <10.00			33	3,423	1,156	85.62%	4,413	5.59%	468,591	85.73%		4,810	109.00%	209	
High		10.00 to <100.00			34	2,407	478	84.61%	2,812	22.76%	299,685	79.64%		4,988	177.37%	514	
Default		100.00 (Default)			35	208	62	43.52%	235	100.00%	18,099	58.16%		819	348.81%	102	
Sub-total					36	16,651	72,686	57.53%	58,465	2.28%	6,212,592	82.32%		17,158	29.35%	991	1,120
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,300	5,348	59.01%	5,588	0.11%	95,575	56.85%		870	15.56%	3	
Very low to Low		0.15 to <0.25			38	-	2	92.95%	2	0.19%	2,410	91.18%		1	35.60%	-	
Low		0.25 to <0.50			39	150	811	60.66%	642	0.42%	35,260	83.42%		342	53.34%	2	
Low		0.50 to <0.75			40	2,141	359	58.20%	2,318	0.65%	11,507	46.72%		926	39.95%	7	
Medium		0.75 to <2.50			41	2,160	662	55.46%	2,503	1.40%	33,904	58.86%		1,708	68.20%	20	
Medium to High		2.50 to <10.00			42	3,934	336	59.57%	4,109	3.95%	28,182	56.44%		3,370	82.01%	93	
High		10.00 to <100.00			43	1,226	123	61.89%	1,287	21.05%	14,453	54.04%		1,415	109.95%	153	
Default		100.00 (Default)			44	611	12	44.54%	581	100.00%	3,136	54.16%		1,820	313.96%	198	
Sub-total					45	12,522	7,653	58.90%	17,030	6.29%	224,427	56.37%		10,452	61.37%	476	443
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	738	4,539	58.84%	3,900	0.05%	164,512	58.81%		592	15.18%	1	
Very low to Low		0.15 to <0.25			47	2,532	360	52.89%	2,243	0.17%	119,498	72.83%		778	34.70%	3	
Low		0.25 to <0.50			48	1,391	1,035	35.09%	1,754	0.30%	820,759	53.71%		508	28.96%	3	
Low		0.50 to <0.75			49	851	1,897	41.17%	1,627	0.57%	136,411	51.80%		776	47.63%	5	
Medium		0.75 to <2.50			50	2,807	575	49.31%	3,089	1.60%	368,399	59.15%		2,316	74.97%	29	
Medium to High		2.50 to <10.00			51	1,107	56	60.66%	1,138	4.85%	111,630	60.76%		1,092	95.90%	34	
High		10.00 to <100.00			52	459	153	42.21%	522	23.35%	324,020	57.44%		629	120.62%	67	
Default		100.00 (Default)			53	104	1	44.13%	103	100.00%	54,063	47.99%		306	296.30%	40	
Sub-total					54	9,989	8,616	50.92%	14,376	2.39%	2,099,292	59.70%		6,997	48.67%	182	142
Total (all retail portfolios)					55	274,680	146,444	48.55%	345,775	1.49%	9,353,960	34.85%		60,433	17.48%	1,979	2,019

(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)

						Q1 2026											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	37,795	10,513	42.33%	53,688	0.06%	3,606	20.10%	3.12	4,683	8.72%	7	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	22,957	12,770	38.51%	27,539	0.19%	4,417	35.94%	1.70	7,278	26.43%	18	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	39,783	22,462	38.87%	46,556	0.32%	7,817	35.00%	1.68	16,176	34.75%	52	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	39,700	19,496	36.02%	39,520	0.55%	6,482	35.90%	1.70	20,027	50.67%	85	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	37,199	16,315	40.54%	42,598	1.16%	7,162	37.26%	1.90	29,221	68.60%	182	
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	11,507	5,913	41.33%	13,613	4.60%	4,565	33.73%	1.75	12,481	91.68%	211	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,312	2,263	41.97%	7,019	15.22%	910	37.91%	1.53	11,438	162.96%	406	
Default	Default	100.00 (Default)	C	C to D	63	3,883	1,198	46.42%	4,290	100.00%	706	40.50%	2.29	10,288	239.82%	1,333	
Sub-total					64	199,136	90,930	39.25%	234,823	3.09%	35,665	32.69%		111,592	47.52%	2,294	2,461
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	234,553	13,307	48.90%	241,069	0.01%	1,858	2.62%	2.54	2,464	1.02%	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,525	515	44.94%	2,753	0.19%	158	27.32%	1.54	131	4.78%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	404	147	32.35%	452	0.32%	84	25.07%	1.48	116	25.64%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	296	87	16.01%	309	0.55%	43	24.33%	1.15	95	30.78%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	62	42	48.35%	77	1.04%	39	16.64%	1.42	24	31.73%	-	
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	278	106	38.03%	319	2.97%	283	28.64%	1.05	220	69.10%	3	
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	29	-	-	29	100.00%	3	32.65%	1.93	92	315.44%	2	
Sub-total					73	238,147	14,204	48.30%	245,008	0.03%	2,468	2.79%		3,142	1.28%	9	13
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					82	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																	
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	10	41	40.00%	26	0.32%	2	31.00%	0.16	6	21.68%	-	-
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	-	11	-	-	-	1	40.00%	1.00	-	80.50%	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	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	10	52	33.66%	26	0.33%	3	31.04%		6	21.66%	-	-
Total (all wholesale portfolios)					92	437,293	105,186	40.45%	479,857	1.46%	38,136	17.38%		114,740	23.91%	2,303	2,474

(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 2026											
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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	41,083	105,503	34.14%	84,455	0.08%	1,689	39.80%	2.09	17,737	21.00%	28	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	27,648	44,914	32.30%	41,205	0.19%	1,080	37.01%	2.06	13,334	32.36%	29	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	23,772	25,810	39.57%	31,888	0.32%	1,055	34.47%	2.19	13,759	43.15%	35	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	11,459	13,907	40.88%	16,018	0.54%	692	30.03%	2.36	7,902	49.33%	26	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	14,787	14,950	42.00%	18,832	1.23%	1,007	27.25%	2.40	11,328	60.16%	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-	98	4,479	8,253	40.17%	7,206	3.47%	855	31.28%	2.25	6,577	91.27%	78	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	2,511	1,904	51.85%	3,169	15.25%	131	27.34%	1.96	4,356	137.43%	132	
Default	Default	100.00 (Default)	C	C to D	100	788	563	46.49%	1,014	100.00%	73	35.04%	2.53	-	-	355	
Sub-total					101	126,527	215,804	35.80%	203,787	1.14%	6,582	35.95%		74,993	36.80%	745	963
Sovereign																	
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	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	7,169	8,823	31.99%	11,404	0.06%	198	32.79%	0.95	1,107	9.71%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	1,321	4,655	19.33%	2,069	0.19%	94	20.48%	1.03	291	14.06%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	722	2,390	23.10%	1,019	0.32%	71	31.43%	0.76	373	36.61%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	264	598	24.04%	319	0.54%	29	29.07%	0.88	125	39.23%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,873	325	19.82%	1,021	0.93%	28	42.37%	0.67	724	70.89%	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	79	2	88.82%	81	3.38%	17	42.83%	0.67	5	5.83%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					119	11,428	16,793	26.71%	15,913	0.16%	437	31.57%		2,625	16.49%	9	3
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	348	19	10.00%	400	0.09%	7	38.19%	0.28	42	10.52%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	77	133	10.00%	51	0.19%	4	36.07%	0.83	11	21.86%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	10	1	10.00%	10	0.32%	3	40.00%	0.47	3	30.93%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	40	1	10.00%	40	0.54%	2	20.00%	0.75	9	22.86%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	61	79	10.00%	63	1.32%	8	30.73%	0.80	33	53.63%	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	67	88	10.00%	71	2.94%	4	28.12%	0.26	45	63.03%	1	
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	17	-	-	18	100.00%	1	25.40%	1.00	-	-	4	
Sub-total					128	620	321	10.00%	653	3.23%	29	34.77%		143	22.06%	6	1
Total (all wholesale portfolios)					129	138,575	232,918	35.11%	220,353	1.08%	7,048	35.65%		77,761	35.29%	760	967

(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)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2025											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	21,534	-	-	40,557	0.01%	98,916	32.92%		712	1.76%	2	
Very low to Low		0.15 to <0.25			2	6,550	-	-	688	0.22%	24,031	91.89%		273	39.65%	2	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,651	-	-	269	0.69%	26,442	55.62%		142	52.91%	1	
Medium		0.75 to <2.50			5	2,069	-	-	42	0.83%	8,778	91.50%		43	101.23%	-	
Medium to High		2.50 to <10.00			6	2,140	-	-	-	2.85%	6,810	10.00%		-	24.17%	-	
High		10.00 to <100.00			7	438	-	-	-	-	1,521	-		-	-	-	
Default		100.00 (Default)			8	173	-	-	1	100.00%	669	12.64%		-	-	-	
Sub-total					9	41,555	-	-	41,557	0.02%	167,167	34.10%		1,170	2.81%	5	5
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	98,881	43,546	33.49%	113,464	0.08%	404,592	14.63%		3,201	2.82%	13	
Very low to Low		0.15 to <0.25			11	19,384	4,225	45.69%	21,315	0.23%	56,387	19.39%		1,864	8.74%	10	
Low		0.25 to <0.50			12	2,831	277	36.46%	2,932	0.46%	7,911	19.21%		413	14.10%	3	
Low		0.50 to <0.75			13	36,895	-	-	36,895	0.69%	75,132	16.35%		5,896	15.98%	42	
Medium		0.75 to <2.50			14	1,314	187	100.00%	1,515	0.95%	3,731	43.55%		805	53.17%	6	
Medium to High		2.50 to <10.00			15	9,088	233	60.03%	9,228	4.21%	21,330	17.99%		4,836	52.40%	69	
High		10.00 to <100.00			16	1,556	8	41.00%	1,559	29.41%	3,264	16.38%		1,360	87.23%	74	
Default		100.00 (Default)			17	809	3	100.00%	812	100.00%	1,694	18.33%		1,801	221.60%	13	
Sub-total					18	170,758	48,479	34.99%	187,720	1.14%	574,041	16.01%		20,176	10.75%	230	163
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,893	7,363	66.81%	6,812	0.06%	43,371	37.24%		408	5.99%	2	
Very low to Low		0.15 to <0.25			20	16,041	565	41.53%	16,276	0.18%	17,032	26.54%		1,590	9.77%	8	
Low		0.25 to <0.50			21	1,289	588	59.77%	1,638	0.38%	13,003	41.34%		440	26.85%	3	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,996	92	40.81%	4,033	1.02%	5,578	34.22%		1,725	42.77%	14	
Medium to High		2.50 to <10.00			24	500	21	67.46%	514	4.14%	3,930	43.40%		659	128.13%	9	
High		10.00 to <100.00			25	130	1	66.74%	131	22.19%	439	29.76%		192	146.35%	9	
Default		100.00 (Default)			26	175	-	64.92%	174	100.00%	1,972	37.51%		441	252.68%	42	
Sub-total					27	24,024	8,630	64.40%	29,578	1.03%	85,325	31.24%		5,455	18.44%	87	147
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,522	46,386	55.55%	27,291	0.06%	3,339,402	79.74%		894	3.28%	14	
Very low to Low		0.15 to <0.25			29	314	3,599	70.61%	2,855	0.20%	371,162	91.63%		275	9.63%	5	
Low		0.25 to <0.50			30	3,236	15,770	42.51%	9,940	0.32%	981,778	75.49%		1,212	12.20%	25	
Low		0.50 to <0.75			31	173	536	80.81%	606	0.67%	96,104	92.09%		157	25.86%	4	
Medium		0.75 to <2.50			32	5,421	4,766	54.73%	8,029	1.40%	689,872	79.52%		3,144	39.15%	91	
Medium to High		2.50 to <10.00			33	2,914	1,026	91.28%	3,850	5.39%	476,028	83.98%		4,028	104.61%	173	
High		10.00 to <100.00			34	2,093	435	76.55%	2,427	22.86%	265,011	77.59%		4,201	173.12%	436	
Default		100.00 (Default)			35	201	59	37.98%	223	100.00%	17,360	58.41%		785	351.93%	96	
Sub-total					36	15,874	72,577	54.21%	55,221	2.10%	6,236,717	79.81%		14,696	26.61%	844	1,057
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,333	5,258	60.55%	5,656	0.09%	95,423	57.27%		739	13.06%	3	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	150	509	70.42%	509	0.27%	34,878	82.58%		207	40.76%	1	
Low		0.50 to <0.75			40	2,198	944	54.61%	2,675	0.64%	39,915	51.90%		1,140	42.62%	9	
Medium		0.75 to <2.50			41	2,050	411	50.27%	2,236	1.60%	17,007	55.33%		1,494	66.79%	20	
Medium to High		2.50 to <10.00			42	3,993	279	58.67%	4,129	4.17%	27,158	55.45%		3,340	80.87%	97	
High		10.00 to <100.00			43	1,227	125	57.78%	1,283	20.21%	10,612	51.95%		1,367	106.55%	140	
Default		100.00 (Default)			44	576	10	42.88%	544	100.00%	2,908	53.02%		1,743	320.73%	175	
Sub-total					45	12,527	7,536	59.77%	17,032	6.07%	227,901	55.95%		10,030	58.89%	445	424
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	1,935	4,496	55.76%	5,040	0.08%	370,439	55.20%		703	13.95%	2	
Very low to Low		0.15 to <0.25			47	1,576	410	59.01%	1,231	0.19%	42,745	95.90%		526	42.75%	2	
Low		0.25 to <0.50			48	2,283	2,643	30.51%	3,089	0.29%	826,619	51.02%		860	27.83%	5	
Low		0.50 to <0.75			49	884	58	53.00%	910	0.65%	48,245	50.24%		382	41.93%	3	
Medium		0.75 to <2.50			50	2,438	405	41.65%	2,605	1.24%	197,696	60.51%		1,788	68.64%	19	
Medium to High		2.50 to <10.00			51	1,143	168	42.07%	1,212	4.68%	295,515	59.28%		1,078	88.99%	34	
High		10.00 to <100.00			52	453	158	32.08%	502	25.04%	284,445	53.51%		560	111.67%	65	
Default		100.00 (Default)			53	110	2	33.95%	109	100.00%	53,291	47.86%		296	270.92%	46	
Sub-total					54	10,822	8,340	46.48%	14,698	2.32%	2,118,995	58.56%		6,193	42.14%	176	154
Total (all retail portfolios)					55	275,560	145,562	48.25%	345,806	1.43%	9,410,146	33.45%		57,720	16.69%	1,787	1,950

(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 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	8,471	10,294	45.31%	19,007	0.08%	3,631	33.85%	1.79	2,687	14.14%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	20,609	11,995	41.32%	25,445	0.19%	4,462	36.16%	1.69	6,767	26.60%	18	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	42,556	24,102	41.08%	50,714	0.32%	7,917	35.18%	1.64	17,724	34.95%	57	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,894	19,788	37.21%	42,016	0.55%	6,617	35.87%	1.67	19,501	46.41%	83	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	36,394	16,919	42.99%	42,664	1.15%	7,238	36.86%	1.95	29,503	69.15%	182	
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	11,270	6,760	45.11%	14,008	4.50%	4,729	34.41%	1.70	13,331	95.17%	219	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,203	2,311	44.16%	6,967	15.02%	908	37.60%	1.53	11,279	161.88%	394	
Default	Default	100.00 (Default)	C	C to D	63	4,402	1,256	44.19%	4,761	100.00%	728	40.10%	2.29	11,380	239.03%	1,498	
Sub-total					64	166,799	93,425	41.51%	205,582	3.67%	36,230	35.82%		112,172	54.56%	2,456	2,651
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	265,867	13,660	51.28%	277,755	0.01%	1,834	3.39%	2.79	4,269	1.54%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	546	470	48.84%	772	0.19%	149	26.59%	1.43	126	16.36%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	2,423	139	34.33%	2,471	0.32%	101	24.62%	3.03	236	9.52%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	4,814	77	17.55%	244	0.55%	46	25.72%	1.45	84	34.50%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	441	52	47.69%	168	0.94%	41	18.49%	1.22	54	32.15%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	220	122	37.66%	267	3.02%	286	29.35%	1.08	190	71.31%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	48.37%	1	15.10%	1	40.71%	1.00	2	185.94%	-	
Default	Default	100.00 (Default)	C	C to D	72	21	-	10.00%	21	100.00%	1	25.00%	1.00	66	311.02%	-	
Sub-total					73	274,333	14,520	50.73%	281,699	0.03%	2,459	3.55%		5,027	1.78%	9	16
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					82	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																	
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	17	35	40.00%	31	0.32%	2	32.00%	0.26	7	23.17%	-	-
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	17	35	40.00%	31	0.32%	2	32.00%		7	23.17%	-	-
Total (all wholesale portfolios)					92	441,149	107,980	42.74%	487,312	1.53%	38,691	17.24%		117,206	24.05%	2,465	2,667

(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 2025											
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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	41,596	101,658	33.72%	83,518	0.08%	1,652	32.50%	2.09	15,043	18.01%	22	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	26,126	45,930	31.43%	39,278	0.19%	1,063	32.49%	2.05	11,656	29.67%	24	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	23,821	26,063	38.39%	31,986	0.32%	1,065	33.54%	2.20	13,689	42.80%	34	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	12,817	15,620	41.62%	17,953	0.54%	726	29.99%	2.28	8,727	48.61%	29	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,443	16,772	41.32%	20,205	1.22%	1,051	27.49%	2.32	12,236	60.56%	68	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	4,894	5,967	40.18%	6,717	3.55%	839	29.67%	2.51	6,103	90.86%	70	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	2,775	2,697	48.90%	3,706	15.17%	152	29.07%	2.04	5,354	144.43%	161	
Default	Default	100.00 (Default)	C	C to D	100	887	467	47.66%	1,092	100.00%	61	32.16%	2.30	-	-	389	
Sub-total					101	128,359	215,174	35.36%	204,455	1.26%	6,609	31.79%		72,808	35.61%	797	1,004
Sovereign																	
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	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	6,125	8,936	32.67%	10,449	0.06%	193	31.70%	0.94	995	9.52%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	485	4,958	18.57%	1,300	0.19%	89	23.55%	1.12	219	16.88%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	1,447	2,433	22.10%	1,649	0.32%	75	27.85%	0.86	365	22.17%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	305	612	23.55%	341	0.54%	28	34.59%	0.90	208	61.19%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,639	363	26.19%	880	0.92%	31	43.45%	0.57	649	73.77%	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	116	116	3	83.01%	118	2.77%	18	40.68%	0.92	5	4.17%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	20	-	-	19	15.10%	1	0.65%	0.99	1	2.87%	-	
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					119	10,137	17,305	26.69%	14,756	0.18%	435	31.37%		2,442	16.55%	8	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	322	73	10.00%	398	0.08%	8	35.85%	0.27	37	9.41%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	98	84	10.00%	49	0.19%	5	37.59%	0.76	11	22.32%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	22	-	10.00%	22	0.32%	3	40.00%	0.69	7	33.00%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	55	58	10.00%	55	0.54%	4	24.07%	0.83	16	28.22%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	39	23	10.00%	41	1.12%	6	30.75%	0.52	20	48.81%	-	
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	74	56	10.00%	74	2.77%	4	26.77%	0.33	43	58.57%	1	
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	15	-	-	15	100.00%	1	23.32%	1.00	-	-	4	
Sub-total					128	625	294	10.00%	654	2.86%	31	33.48%		134	20.58%	5	1
Total (all wholesale portfolios)					129	139,121	232,773	34.69%	219,865	1.20%	7,075	31.77%		75,384	34.29%	810	1,009

(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 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	21,876	-	-	40,777	0.01%	102,117	32.53%		717	1.76%	2	
Very low to Low		0.15 to <0.25			2	6,713	-	-	698	0.22%	24,503	91.80%		277	39.64%	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,314	-	-	233	0.69%	26,136	58.99%		131	56.26%	1	
Medium		0.75 to <2.50			5	2,163	-	-	40	0.83%	9,136	91.69%		40	101.43%	-	
Medium to High		2.50 to <10.00			6	2,091	-	-	-	3.65%	6,834	10.00%		-	27.27%	-	
High		10.00 to <100.00			7	459	-	-	-	-	1,607	-		-	-	-	
Default		100.00 (Default)			8	134	-	-	1	100.00%	562	16.15%		-	-	-	
Sub-total					9	41,750	-	-	41,749	0.02%	170,895	33.72%		1,165	2.79%	4	6
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	97,938	43,035	33.51%	112,361	0.08%	403,005	14.49%		3,146	2.80%	12	
Very low to Low		0.15 to <0.25			11	19,676	3,860	42.73%	21,326	0.23%	58,216	19.07%		1,833	8.60%	9	
Low		0.25 to <0.50			12	2,852	272	37.01%	2,953	0.46%	8,064	18.94%		411	13.90%	3	
Low		0.50 to <0.75			13	36,275	-	-	36,274	0.69%	74,564	15.97%		5,669	15.62%	40	
Medium		0.75 to <2.50			14	977	105	100.00%	1,090	0.94%	3,264	40.67%		539	49.45%	4	
Medium to High		2.50 to <10.00			15	9,188	241	61.22%	9,336	4.20%	21,711	17.72%		4,815	51.57%	69	
High		10.00 to <100.00			16	1,551	8	42.07%	1,554	30.41%	3,286	16.10%		1,313	84.49%	76	
Default		100.00 (Default)			17	666	4	90.60%	670	100.00%	1,438	17.95%		1,437	214.40%	14	
Sub-total					18	169,123	47,525	34.59%	185,564	1.06%	573,548	15.72%		19,163	10.32%	227	177
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,824	7,208	58.95%	6,073	0.05%	43,843	43.60%		367	6.05%	1	
Very low to Low		0.15 to <0.25			20	14,759	556	40.00%	14,982	0.21%	16,902	22.21%		1,301	8.68%	7	
Low		0.25 to <0.50			21	1,235	586	48.88%	1,522	0.40%	12,867	44.46%		452	29.73%	3	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,570	75	40.11%	3,600	0.96%	4,845	31.84%		1,404	38.99%	11	
Medium to High		2.50 to <10.00			24	1,066	23	49.21%	1,078	3.63%	4,675	36.92%		1,106	102.59%	15	
High		10.00 to <100.00			25	130	1	60.95%	130	25.24%	453	24.87%		166	127.38%	9	
Default		100.00 (Default)			26	192	-	35.50%	192	100.00%	1,968	34.34%		481	249.73%	41	
Sub-total					27	22,776	8,449	56.81%	27,577	1.21%	85,553	29.88%		5,277	19.14%	87	141
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,598	46,231	55.61%	27,308	0.06%	3,345,619	79.02%		895	3.28%	14	
Very low to Low		0.15 to <0.25			29	340	3,122	75.14%	2,686	0.19%	348,053	90.80%		253	9.42%	5	
Low		0.25 to <0.50			30	3,331	15,883	41.59%	9,937	0.30%	991,175	72.77%		1,080	10.87%	22	
Low		0.50 to <0.75			31	192	543	82.32%	639	0.67%	95,295	91.95%		165	25.85%	4	
Medium		0.75 to <2.50			32	5,561	4,891	55.11%	8,256	1.37%	707,560	77.32%		3,096	37.50%	89	
Medium to High		2.50 to <10.00			33	3,205	1,106	92.87%	4,233	5.40%	523,256	83.92%		4,427	104.59%	191	
High		10.00 to <100.00			34	1,866	392	65.15%	2,121	24.58%	225,359	76.08%		3,725	175.61%	409	
Default		100.00 (Default)			35	194	55	38.19%	214	100.00%	16,755	62.89%		777	361.33%	97	
Sub-total					36	16,287	72,223	54.15%	55,394	2.06%	6,253,072	78.57%		14,418	26.03%	831	997
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,311	5,215	60.46%	5,612	0.09%	94,393	57.32%		732	13.05%	3	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	151	534	71.90%	535	0.27%	36,093	82.58%		218	40.75%	1	
Low		0.50 to <0.75			40	2,173	952	54.77%	2,653	0.64%	40,696	52.25%		1,139	42.93%	8	
Medium		0.75 to <2.50			41	2,061	416	50.48%	2,251	1.60%	17,609	55.04%		1,495	66.41%	20	
Medium to High		2.50 to <10.00			42	4,022	281	58.64%	4,154	4.16%	28,078	55.48%		3,356	80.80%	98	
High		10.00 to <100.00			43	1,217	116	59.70%	1,270	20.79%	10,690	51.45%		1,342	105.63%	141	
Default		100.00 (Default)			44	548	8	47.12%	513	100.00%	2,844	52.40%		1,740	338.94%	153	
Sub-total					45	12,483	7,522	59.90%	16,988	5.94%	230,403	55.98%		10,022	58.99%	424	387
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	1,546	2,048	43.85%	3,167	0.09%	239,037	43.30%		363	11.45%	1	
Very low to Low		0.15 to <0.25			47	2,358	2,692	58.67%	3,228	0.20%	191,065	76.25%		1,255	38.88%	5	
Low		0.25 to <0.50			48	2,383	2,604	31.10%	3,192	0.29%	833,838	46.52%		798	24.98%	4	
Low		0.50 to <0.75			49	1,087	61	53.46%	1,114	0.66%	54,258	51.94%		481	43.16%	4	
Medium		0.75 to <2.50			50	2,445	422	41.65%	2,620	1.26%	205,221	57.21%		1,717	65.55%	19	
Medium to High		2.50 to <10.00			51	1,140	166	44.26%	1,210	4.70%	327,226	55.85%		1,004	83.01%	32	
High		10.00 to <100.00			52	482	146	33.90%	530	25.82%	279,949	55.97%		624	117.79%	77	
Default		100.00 (Default)			53	128	2	33.48%	128	100.00%	52,205	55.00%		338	265.20%	49	
Sub-total					54	11,569	8,141	44.45%	15,189	2.36%	2,182,799	55.54%		6,580	43.32%	191	166
Total (all retail portfolios)					55	273,988	143,860	47.59%	342,461	1.41%	9,496,270	33.00%		56,625	16.53%	1,764	1,874

(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 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	8,440	9,905	44.09%	18,806	0.08%	3,698	34.16%	1.88	2,784	14.80%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	18,753	11,377	38.59%	23,064	0.19%	4,538	36.37%	1.66	6,112	26.50%	16	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	39,623	21,631	40.41%	46,105	0.32%	7,997	35.09%	1.65	15,897	34.48%	52	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,771	18,769	37.46%	41,962	0.55%	6,660	35.63%	1.65	19,669	46.87%	83	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	33,376	16,247	43.37%	39,289	1.15%	7,278	36.49%	2.00	27,121	69.03%	166	
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	11,393	5,316	43.98%	13,419	4.41%	4,815	34.62%	1.77	12,812	95.46%	208	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,545	1,949	40.54%	7,138	15.18%	956	36.24%	1.58	11,238	157.43%	392	
Default	Default	100.00 (Default)	C	C to D	63	4,043	1,076	41.78%	4,316	100.00%	704	40.80%	2.19	10,575	245.04%	1,382	
Sub-total					64	158,944	86,270	40.75%	194,099	3.59%	36,646	35.70%		106,208	54.72%	2,304	2,565
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	249,597	14,705	52.04%	262,949	0.01%	1,815	3.07%	2.88	4,335	1.65%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	380	448	50.77%	603	0.19%	151	27.00%	1.46	121	20.05%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	2,921	100	44.86%	2,966	0.32%	88	27.28%	3.10	227	7.66%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	5,643	118	38.93%	230	0.55%	41	27.75%	1.28	83	36.16%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	417	68	29.97%	202	0.96%	44	22.95%	1.39	81	39.97%	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-	70	203	119	40.98%	252	3.36%	257	27.89%	1.12	176	69.97%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	45.05%	1	15.10%	1	40.73%	1.00	2	186.06%	-	
Default	Default	100.00 (Default)	C	C to D	72	21	-	-	21	100.00%	1	25.00%	1.00	65	312.50%	-	
Sub-total					73	259,183	15,558	51.68%	267,224	0.03%	2,398	3.24%		5,090	1.91%	9	16
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					82	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																	
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	-	17	40.00%	7	0.32%	2	-	0.67	2	26.20%	-	-
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	-	17	40.00%	7	0.32%	2	32.00%		2	26.20%	-	-
Total (all wholesale portfolios)					92	418,127	101,845	42.41%	461,330	1.51%	39,046	17.02%		111,300	24.13%	2,313	2,581

(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 2025											
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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	42,706	90,910	33.91%	80,853	0.08%	1,669	31.70%	2.11	14,473	17.90%	21	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	24,403	43,603	30.27%	36,292	0.19%	1,065	32.60%	2.05	10,943	30.15%	23	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	19,212	23,630	38.35%	26,519	0.32%	1,052	33.16%	2.17	11,207	42.26%	28	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	13,147	15,703	41.49%	18,324	0.54%	782	29.06%	2.36	8,838	48.23%	29	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,792	16,209	40.83%	20,526	1.20%	1,030	26.75%	2.37	12,112	59.01%	66	
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	6,690	6,429	41.15%	8,678	3.78%	888	29.00%	2.54	7,916	91.22%	94	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	2,575	1,945	53.48%	3,256	15.38%	144	30.01%	1.97	4,863	149.37%	148	
Default	Default	100.00 (Default)	C	C to D	100	869	381	48.52%	1,041	100.00%	60	34.58%	2.56	-	-	360	
Sub-total					101	125,394	198,810	35.26%	195,489	1.25%	6,690	31.16%		70,352	35.99%	769	1,044
Sovereign																	
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	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	10,009	8,502	34.32%	14,500	0.05%	192	31.31%	0.87	1,233	8.51%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	565	4,938	17.96%	1,334	0.19%	86	24.38%	1.12	232	17.36%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	664	2,955	22.98%	990	0.32%	79	24.77%	0.84	287	29.02%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	260	208	31.75%	221	0.54%	31	37.17%	0.81	80	36.01%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,840	224	32.72%	917	0.94%	34	42.29%	0.60	584	63.75%	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	254	5	84.42%	257	2.74%	20	34.74%	2.10	27	10.30%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	-	-	18.23%	1	45.00%	0.50	-	212.47%	-	
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					119	13,592	16,832	27.49%	18,219	0.15%	443	31.05%		2,443	13.41%	9	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	356	66	10.00%	431	0.08%	10	35.89%	0.32	39	9.09%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	110	81	10.00%	60	0.19%	5	37.87%	0.85	14	23.22%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	58	1	10.00%	59	0.32%	3	40.00%	0.91	21	35.04%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	39	55	10.00%	39	0.54%	2	22.94%	1.00	11	27.72%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	104	6	10.00%	105	0.99%	5	24.54%	0.57	39	37.47%	-	
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	53	55	10.00%	53	3.87%	4	34.85%	0.47	44	83.06%	1	
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	720	264	10.00%	747	0.53%	29	34.03%		168	22.49%	1	-
Total (all wholesale portfolios)					129	139,706	215,906	34.62%	214,455	1.16%	7,162	31.17%		72,963	34.02%	779	1,048

(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)

						Q2 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	21,999	-	-	40,219	0.01%	104,322	32.32%		731	1.82%	2	
Very low to Low		0.15 to <0.25			2	6,839	-	-	706	0.22%	24,931	92.10%		281	39.77%	2	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,879	-	-	660	0.69%	26,380	56.69%		184	27.83%	1	
Medium		0.75 to <2.50			5	2,225	-	-	39	0.83%	9,412	92.01%		40	101.78%	-	
Medium to High		2.50 to <10.00			6	2,106	-	-	-	3.40%	7,086	10.00%		-	26.27%	-	
High		10.00 to <100.00			7	450	-	-	-	-	1,615	-		-	-	-	
Default		100.00 (Default)			8	126	-	-	1	100.00%	558	20.52%		-	-	-	
Sub-total					9	41,624	-	-	41,625	0.02%	174,304	33.50%		1,236	2.97%	5	9
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	96,950	42,961	33.50%	111,341	0.08%	403,460	14.47%		3,116	2.80%	12	
Very low to Low		0.15 to <0.25			11	19,328	3,850	42.65%	20,970	0.23%	57,888	19.09%		1,804	8.60%	9	
Low		0.25 to <0.50			12	3,022	270	36.91%	3,122	0.46%	8,445	19.01%		436	13.96%	3	
Low		0.50 to <0.75			13	35,213	-	-	35,213	0.69%	74,127	15.73%		5,416	15.38%	38	
Medium		0.75 to <2.50			14	985	90	100.00%	1,082	0.93%	3,811	38.80%		508	46.95%	4	
Medium to High		2.50 to <10.00			15	9,238	238	58.19%	9,377	4.16%	22,138	17.91%		4,844	51.66%	69	
High		10.00 to <100.00			16	1,531	7	42.36%	1,534	29.86%	3,326	15.82%		1,281	83.48%	71	
Default		100.00 (Default)			17	611	4	99.74%	615	100.00%	1,430	17.90%		1,317	214.21%	13	
Sub-total					18	166,878	47,420	34.53%	183,254	1.04%	574,625	15.66%		18,722	10.22%	219	163
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,725	7,125	59.00%	5,929	0.05%	43,857	43.56%		359	6.05%	1	
Very low to Low		0.15 to <0.25			20	15,160	480	40.00%	15,352	0.21%	16,868	23.37%		1,492	9.72%	8	
Low		0.25 to <0.50			21	1,201	543	48.40%	1,464	0.40%	12,840	44.55%		435	29.75%	3	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,217	77	40.11%	3,248	0.96%	4,727	32.39%		1,293	39.76%	10	
Medium to High		2.50 to <10.00			24	1,027	26	47.83%	1,039	3.58%	4,632	38.82%		1,109	106.76%	15	
High		10.00 to <100.00			25	124	2	59.84%	125	28.27%	444	23.50%		146	116.36%	9	
Default		100.00 (Default)			26	227	-	52.27%	227	100.00%	1,989	33.09%		573	252.71%	43	
Sub-total					27	22,681	8,253	56.98%	27,384	1.36%	85,357	30.61%		5,407	19.74%	89	159
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,370	46,117	56.28%	27,323	0.06%	3,342,339	79.36%		908	3.32%	14	
Very low to Low		0.15 to <0.25			29	294	2,805	75.81%	2,420	0.17%	309,502	90.95%		202	8.35%	4	
Low		0.25 to <0.50			30	3,435	16,552	43.04%	10,559	0.28%	1,059,256	73.68%		1,113	10.54%	22	
Low		0.50 to <0.75			31	12	141	86.33%	134	0.57%	32,401	92.15%		31	22.83%	1	
Medium		0.75 to <2.50			32	5,484	5,189	55.38%	8,358	1.25%	722,027	77.32%		2,888	34.56%	81	
Medium to High		2.50 to <10.00			33	3,081	1,238	90.09%	4,197	4.79%	537,913	83.73%		3,993	95.15%	166	
High		10.00 to <100.00			34	1,882	402	67.77%	2,154	24.59%	235,055	76.13%		3,789	175.93%	413	
Default		100.00 (Default)			35	199	52	38.01%	219	100.00%	17,276	62.82%		808	369.43%	96	
Sub-total					36	15,757	72,496	54.63%	55,364	2.01%	6,255,769	78.65%		13,732	24.80%	797	954
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,248	5,141	60.70%	5,529	0.09%	93,204	57.14%		718	12.98%	3	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	154	563	72.25%	560	0.27%	37,352	82.58%		228	40.75%	1	
Low		0.50 to <0.75			40	2,180	947	55.08%	2,657	0.64%	42,154	52.20%		1,138	42.84%	9	
Medium		0.75 to <2.50			41	2,034	444	51.15%	2,237	1.61%	17,986	55.68%		1,506	67.30%	20	
Medium to High		2.50 to <10.00			42	4,046	336	61.56%	4,217	4.19%	28,626	55.86%		3,434	81.44%	101	
High		10.00 to <100.00			43	1,213	117	61.05%	1,270	20.86%	10,939	51.93%		1,355	106.69%	142	
Default		100.00 (Default)			44	524	16	47.39%	492	100.00%	2,820	52.51%		1,699	345.38%	145	
Sub-total					45	12,399	7,564	60.31%	16,962	5.85%	233,081	56.17%		10,078	59.41%	421	399
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	1,681	2,014	44.08%	3,344	0.09%	236,083	43.36%		389	11.64%	2	
Very low to Low		0.15 to <0.25			47	2,268	2,562	57.87%	2,991	0.20%	186,188	77.61%		1,169	39.08%	4	
Low		0.25 to <0.50			48	2,477	2,527	30.90%	3,257	0.28%	820,834	45.32%		780	23.94%	4	
Low		0.50 to <0.75			49	1,243	59	51.85%	1,267	0.66%	60,994	51.60%		543	42.86%	4	
Medium		0.75 to <2.50			50	2,064	409	41.37%	2,232	1.20%	220,437	56.38%		1,417	63.49%	16	
Medium to High		2.50 to <10.00			51	1,369	181	41.73%	1,440	4.24%	341,743	55.65%		1,178	81.77%	34	
High		10.00 to <100.00			52	446	171	32.14%	499	26.09%	305,692	55.63%		579	115.96%	72	
Default		100.00 (Default)			53	123	2	35.35%	122	100.00%	52,233	56.29%		366	301.24%	56	
Sub-total					54	11,671	7,925	43.94%	15,152	2.33%	2,224,204	54.88%		6,421	42.38%	192	195
Total (all retail portfolios)					55	271,010	143,658	47.84%	339,741	1.39%	9,547,340	33.12%		55,596	16.36%	1,723	1,879

(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)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2025											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	8,337	9,993	42.16%	18,255	0.08%	3,761	32.77%	1.82	2,746	15.04%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	21,546	12,097	37.41%	25,997	0.19%	4,599	35.50%	1.66	6,821	26.24%	17	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	36,949	22,226	40.18%	43,730	0.32%	8,024	34.64%	1.66	14,948	34.18%	49	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	35,953	19,188	39.23%	41,766	0.55%	6,692	35.16%	1.69	19,318	46.25%	81	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	34,950	15,614	43.11%	40,497	1.16%	7,270	35.78%	2.03	27,556	68.04%	169	
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	10,658	5,459	44.82%	12,815	4.56%	4,869	33.35%	1.69	11,670	91.06%	197	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,366	1,938	40.94%	7,017	15.36%	940	36.61%	1.57	11,072	157.80%	394	
Default	Default	100.00 (Default)	C	C to D	63	3,558	1,180	42.42%	3,910	100.00%	659	39.84%	2.39	9,125	233.36%	1,312	
Sub-total					64	158,317	87,695	40.67%	193,987	3.40%	36,814	35.02%		103,256	53.23%	2,224	2,378
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	258,870	13,710	55.98%	266,554	0.01%	1,823	3.03%	2.81	4,394	1.65%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	1,971	398	55.28%	2,187	0.19%	136	26.51%	1.62	125	5.73%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	242	131	48.11%	305	0.32%	74	24.33%	1.29	73	24.07%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	5,801	123	34.72%	5,844	0.55%	43	27.34%	1.90	108	1.84%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	1,108	82	31.22%	1,128	1.05%	49	22.51%	1.51	99	8.79%	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-	70	171	106	42.00%	215	3.29%	241	29.22%	1.12	158	73.45%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	44.66%	1	15.10%	1	40.81%	1.00	2	186.42%	-	
Default	Default	100.00 (Default)	C	C to D	72	21	-	-	21	100.00%	1	25.00%	1.00	65	312.50%	-	
Sub-total					73	268,185	14,550	55.47%	276,255	0.02%	2,368	3.18%		5,024	1.82%	8	15
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	-	-	-	-	-	-	-	-	-	-	-	
Purchased Receivables																	
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	-	34	10.00%	3	2.74%	1	59.00%	1.00	4	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	-	34	10.00%	3	2.74%	1	58.96%		4	106.37%	-	
Total (all wholesale portfolios)					92	426,502	102,279	42.76%	470,245	1.40%	39,183	16.71%		108,284	23.03%	2,232	2,393

(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 2025											
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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	40,396	87,031	33.52%	76,660	0.08%	1,664	31.76%	2.09	13,513	17.63%	20	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	24,988	40,718	30.24%	35,927	0.19%	1,015	32.22%	1.93	10,413	28.98%	22	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	18,525	24,703	38.70%	26,495	0.32%	1,124	32.94%	2.15	10,889	41.10%	28	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	13,499	15,388	41.00%	18,495	0.54%	792	29.34%	2.22	8,845	47.82%	29	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,314	15,073	41.41%	19,816	1.20%	998	26.62%	2.32	11,426	57.66%	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	6,305	6,238	44.08%	8,356	3.60%	860	29.80%	2.56	7,713	92.30%	90	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	3,015	2,094	52.96%	3,798	15.11%	157	29.46%	1.91	5,557	146.33%	168	
Default	Default	100.00 (Default)	C	C to D	100	1,073	598	49.19%	1,319	100.00%	65	32.28%	2.30	-	-	426	
Sub-total					101	123,115	191,843	35.32%	190,866	1.44%	6,675	31.11%		68,356	35.81%	846	992
Sovereign																	
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	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	7,093	8,241	34.74%	11,391	0.06%	195	29.94%	0.93	922	8.09%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	587	5,092	17.07%	1,365	0.19%	97	26.56%	0.93	247	18.06%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	792	2,410	19.26%	1,042	0.32%	76	27.61%	0.74	370	35.43%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	580	349	28.26%	427	0.54%	37	40.23%	0.73	206	48.19%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,706	193	34.34%	894	0.94%	30	41.76%	0.63	578	64.66%	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	116	258	7	64.81%	263	2.78%	21	41.94%	2.03	33	12.60%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	10.00%	-	16.51%	2	45.00%	0.79	1	208.81%	-	
Default	Default	100.00 (Default)	C	C to D	118	5	-	-	5	100.00%	1	45.00%	2.07	-	-	2	
Sub-total					119	11,021	16,292	26.79%	15,387	0.20%	459	30.52%		2,357	15.31%	10	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	338	44	10.00%	390	0.08%	10	35.52%	0.30	36	9.34%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	53	93	10.00%	15	0.19%	4	32.75%	0.46	2	16.73%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	57	-	10.00%	57	0.32%	2	40.00%	0.89	20	34.86%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	28	-	-	28	0.54%	2	21.15%	1.00	7	25.56%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	111	4	10.00%	112	1.01%	5	37.28%	0.60	63	56.16%	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	26	-	-	26	2.74%	1	40.00%	0.07	22	84.41%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	18	-	-	17	14.14%	1	38.41%	1.00	30	171.57%	1	
Default	Default	100.00 (Default)	C	C to D	127	16	-	-	16	100.00%	1	26.50%	1.00	-	-	4	
Sub-total					128	647	141	10.00%	661	3.13%	26	35.57%		180	27.32%	6	1
Total (all wholesale portfolios)					129	134,783	208,276	34.63%	206,914	1.36%	7,160	31.09%		70,893	34.26%	862	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.

(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)

						Q1 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	22,487	-	-	41,106	0.01%	107,534	31.93%		733	1.78%	2	
Very low to Low		0.15 to <0.25			2	6,875	-	-	709	0.22%	25,095	92.26%		282	39.79%	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,047	-	-	474	0.69%	26,832	59.06%		154	32.55%	1	
Medium		0.75 to <2.50			5	2,287	-	-	41	0.83%	9,627	92.47%		41	102.29%	-	
Medium to High		2.50 to <10.00			6	2,060	-	-	-	4.61%	6,983	10.00%		-	30.95%	-	
High		10.00 to <100.00			7	453	-	-	-	-	1,694	-		-	-	-	
Default		100.00 (Default)			8	121	-	-	1	100.00%	559	29.09%		-	-	-	
Sub-total					9	42,330	-	-	42,331	0.02%	178,324	33.12%		1,210	2.86%	4	9
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	95,762	42,760	33.51%	110,089	0.08%	402,982	14.36%		3,065	2.78%	12	
Very low to Low		0.15 to <0.25			11	18,347	3,646	43.75%	19,942	0.23%	56,052	19.15%		1,756	8.80%	9	
Low		0.25 to <0.50			12	2,748	267	35.99%	2,844	0.46%	8,041	19.35%		413	14.52%	3	
Low		0.50 to <0.75			13	35,715	-	-	35,715	0.69%	74,403	15.58%		5,529	15.48%	38	
Medium		0.75 to <2.50			14	1,016	88	100.00%	1,111	0.93%	3,914	38.69%		556	50.04%	4	
Medium to High		2.50 to <10.00			15	8,877	198	53.58%	8,984	4.18%	21,365	17.36%		4,594	51.14%	64	
High		10.00 to <100.00			16	1,488	12	47.26%	1,494	30.59%	3,368	15.67%		1,257	84.15%	73	
Default		100.00 (Default)			17	552	3	100.00%	555	100.00%	1,322	17.22%		1,118	201.41%	13	
Sub-total					18	164,505	46,974	34.55%	180,734	1.01%	571,447	15.53%		18,288	10.12%	216	143
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,750	7,363	59.05%	6,098	0.05%	43,847	43.51%		368	6.04%	1	
Very low to Low		0.15 to <0.25			20	15,295	542	40.00%	15,512	0.21%	16,607	24.52%		1,582	10.20%	8	
Low		0.25 to <0.50			21	1,202	571	48.62%	1,480	0.40%	12,643	44.42%		438	29.46%	3	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,529	74	40.07%	3,558	0.96%	4,979	34.38%		1,501	42.18%	12	
Medium to High		2.50 to <10.00			24	1,077	21	50.12%	1,087	3.57%	4,549	39.53%		1,180	108.52%	16	
High		10.00 to <100.00			25	118	5	48.85%	120	27.39%	455	23.92%		145	120.35%	9	
Default		100.00 (Default)			26	198	-	44.65%	198	100.00%	1,991	36.07%		485	244.38%	48	
Sub-total					27	23,169	8,576	56.96%	28,053	1.23%	85,071	31.60%		5,699	20.31%	97	169
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,309	46,111	57.74%	27,936	0.07%	3,332,009	78.80%		926	3.31%	15	
Very low to Low		0.15 to <0.25			29	305	2,953	77.95%	2,607	0.17%	138,312	90.08%		217	8.33%	4	
Low		0.25 to <0.50			30	3,470	17,069	43.70%	10,930	0.28%	1,070,467	73.87%		1,156	10.57%	23	
Low		0.50 to <0.75			31	16	161	87.61%	157	0.57%	36,422	91.33%		35	22.57%	1	
Medium		0.75 to <2.50			32	5,589	5,351	57.21%	8,650	1.25%	720,642	77.49%		2,988	34.55%	84	
Medium to High		2.50 to <10.00			33	3,107	1,417	90.29%	4,386	4.76%	550,220	84.01%		4,168	95.03%	172	
High		10.00 to <100.00			34	1,834	409	67.39%	2,110	24.92%	227,850	75.88%		3,722	176.42%	407	
Default		100.00 (Default)			35	182	49	40.41%	202	100.00%	15,854	62.67%		751	371.30%	88	
Sub-total					36	15,812	73,520	55.99%	56,978	1.94%	6,271,776	78.44%		13,963	24.51%	794	916
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,243	5,105	60.92%	5,525	0.09%	91,657	59.86%		747	13.52%	3	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	152	592	73.34%	586	0.27%	38,824	96.31%		279	47.52%	1	
Low		0.50 to <0.75			40	2,253	947	55.35%	2,731	0.64%	42,524	52.44%		1,172	42.90%	9	
Medium		0.75 to <2.50			41	2,038	441	49.14%	2,231	1.63%	18,067	56.61%		1,531	68.62%	21	
Medium to High		2.50 to <10.00			42	4,102	303	58.54%	4,238	4.16%	28,437	56.28%		3,471	81.90%	101	
High		10.00 to <100.00			43	1,288	119	59.48%	1,339	20.88%	11,256	52.54%		1,441	107.61%	153	
Default		100.00 (Default)			44	515	17	41.94%	480	100.00%	2,802	53.31%		1,717	357.46%	141	
Sub-total					45	12,591	7,524	60.34%	17,130	5.82%	233,567	57.86%		10,358	60.46%	429	418
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	1,885	2,076	45.34%	3,637	0.10%	258,618	43.93%		434	11.93%	2	
Very low to Low		0.15 to <0.25			47	2,328	2,616	58.24%	3,058	0.20%	187,100	77.62%		1,178	38.53%	5	
Low		0.25 to <0.50			48	2,774	2,566	31.90%	3,592	0.28%	830,450	44.03%		828	23.05%	4	
Low		0.50 to <0.75			49	1,448	59	51.13%	1,473	0.66%	67,875	51.32%		629	42.68%	5	
Medium		0.75 to <2.50			50	2,190	447	43.51%	2,382	1.23%	223,821	55.90%		1,518	63.75%	17	
Medium to High		2.50 to <10.00			51	1,474	170	42.79%	1,540	4.27%	313,392	55.07%		1,250	81.12%	36	
High		10.00 to <100.00			52	486	165	33.58%	541	27.26%	291,078	55.06%		628	116.13%	82	
Default		100.00 (Default)			53	118	4	43.82%	118	100.00%	52,522	56.03%		331	279.87%	55	
Sub-total					54	12,703	8,103	44.89%	16,341	2.36%	2,224,856	54.23%		6,796	41.59%	206	205
Total (all retail portfolios)					55	271,110	144,697	48.69%	341,567	1.36%	9,565,041	33.52%		56,314	16.48%	1,746	1,860

(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)

						Q1 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	7,916	10,277	41.88%	18,048	0.08%	3,802	32.96%	1.77	2,490	13.79%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	21,945	13,894	39.43%	27,009	0.19%	4,589	35.59%	1.66	6,915	25.60%	18	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	35,808	21,859	39.28%	42,161	0.32%	8,246	34.99%	1.71	14,554	34.52%	47	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	40,454	18,426	38.42%	46,253	0.55%	6,647	35.13%	1.70	18,780	40.60%	79	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	36,201	16,278	42.33%	41,757	1.16%	7,315	36.06%	2.09	28,199	67.53%	172	
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	10,841	5,626	47.63%	13,253	4.54%	4,755	34.28%	1.70	12,384	93.44%	208	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,293	1,763	40.89%	6,861	15.04%	1,057	37.11%	1.76	11,007	160.41%	384	
Default	Default	100.00 (Default)	C	C to D	63	3,536	984	41.16%	3,795	100.00%	643	39.88%	2.38	8,766	230.99%	1,239	
Sub-total					64	162,994	89,107	40.56%	199,137	3.35%	37,054	35.26%		103,095	51.77%	2,152	2,259
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	269,989	13,731	55.94%	277,680	0.01%	1,826	3.10%	2.88	4,362	1.57%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,422	484	55.37%	2,686	0.19%	128	26.03%	1.59	133	4.94%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	328	178	40.71%	401	0.32%	88	26.29%	1.33	103	25.68%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	203	120	35.64%	246	0.55%	51	26.74%	1.99	99	40.30%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	201	78	29.43%	218	1.11%	50	22.55%	1.61	90	41.44%	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-	70	128	85	41.31%	163	3.48%	214	28.99%	1.12	120	73.90%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	-	1	15.10%	1	41.14%	1.00	2	187.93%	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					73	273,272	14,676	55.35%	281,395	0.02%	2,358	3.25%		4,909	1.74%	8	10
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																	
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	-	-	-	-	0.32%	2	32.00%	1.00	-	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	-	36	57.16%	21	2.74%	1	59.00%	1.00	22	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	-	36	57.16%	21	2.74%	3	58.99%		22	106.47%	-	-
Total (all wholesale portfolios)					92	436,266	103,819	42.64%	480,553	1.33%	39,415	16.61%		108,026	22.47%	2,160	2,269

(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 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	43,616	95,504	32.91%	82,030	0.08%	1,701	32.01%	2.03	14,436	17.60%	21	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	26,217	38,919	31.01%	37,108	0.19%	992	31.85%	1.83	10,479	28.24%	23	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	18,098	25,832	37.48%	26,175	0.32%	1,195	32.10%	2.21	10,525	40.21%	27	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	14,332	17,285	41.77%	20,083	0.54%	805	29.45%	2.25	9,626	47.93%	32	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	16,125	16,283	41.15%	21,007	1.17%	998	26.48%	2.41	12,304	58.57%	66	
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	4,976	5,432	43.42%	6,748	3.91%	772	28.68%	2.33	6,113	90.59%	77	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	3,224	2,111	52.84%	4,042	15.31%	156	28.32%	1.86	5,559	137.53%	175	
Default	Default	100.00 (Default)	C	C to D	100	1,102	738	48.29%	1,432	100.00%	63	32.27%	2.15	-	-	462	
Sub-total					101	127,690	202,104	35.10%	198,625	1.45%	6,682	30.97%		69,042	34.76%	883	835
Sovereign																	
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	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	8,363	8,483	34.86%	13,163	0.06%	205	33.02%	0.90	1,213	9.22%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	781	5,245	17.93%	1,619	0.19%	93	23.01%	0.93	254	15.66%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	1,294	2,836	17.82%	1,482	0.32%	76	30.62%	0.69	416	28.08%	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	784	283	29.63%	445	0.54%	35	40.81%	0.61	205	46.02%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	2,073	195	34.53%	1,140	0.93%	31	42.50%	0.54	767	67.25%	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	275	8	65.06%	280	2.84%	22	41.84%	2.06	35	12.40%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	1	-	10.00%	1	16.74%	2	45.00%	0.74	1	209.19%	-	
Default	Default	100.00 (Default)	C	C to D	118	3	-	-	3	100.00%	1	45.00%	1.00	-	-	2	
Sub-total					119	13,574	17,050	26.74%	18,133	0.19%	465	32.76%		2,891	15.94%	12	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	354	52	10.00%	385	0.09%	10	37.17%	0.35	38	9.99%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	79	142	10.00%	67	0.19%	6	38.85%	0.89	16	24.19%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	71	181	10.00%	90	0.32%	4	40.00%	0.93	32	35.22%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	66	36	10.00%	70	0.54%	3	24.82%	1.00	21	29.99%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	54	65	10.00%	60	1.06%	4	39.69%	0.73	38	62.22%	-	
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	20	73	10.00%	27	2.74%	2	40.00%	0.32	23	87.19%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	15	-	-	15	14.14%	1	38.98%	1.00	26	174.08%	1	
Default	Default	100.00 (Default)	C	C to D	127	13	-	-	13	100.00%	1	23.24%	1.00	-	-	3	
Sub-total					128	672	549	10.00%	727	2.41%	31	36.59%		194	26.77%	5	-
Total (all wholesale portfolios)					129	141,936	219,703	34.39%	217,485	1.35%	7,178	31.13%		72,127	33.16%	900	839

(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)

	Q1 2026			Q4 2025		
	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	250,310	63,670	17,880	240,888	64,798	16,828
2 Asset size (3)	2,247	(1,192)	663	5,203	(1,698)	742
3 Asset quality (4)	(892)	(54)	(298)	1,361	38	140
4 Model updates (5)	893	-	-	223	-	-
5 Methodology and policy (6)	4,582	-	191	990	-	-
6 Acquisitions and disposals	52	28	-	-	-	-
7 Foreign exchange movements	(4,259)	(1,322)	(155)	1,645	532	170
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	252,933	61,130	18,281	250,310	63,670	17,880

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

(\$ millions)

	Q3 2025			Q2 2025		
	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	234,773	66,614	16,916	236,467	71,675	16,713
2 Asset size (3)	1,137	(1,971)	(96)	3,510	(2,592)	807
3 Asset quality (4)	4,004	(34)	28	1,458	46	85
4 Model updates (5)	391	-	-	(197)	-	-
5 Methodology and policy (6)	-	-	-	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	583	189	(20)	(6,465)	(2,515)	(689)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	240,888	64,798	16,828	234,773	66,614	16,916

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

(\$ millions)

	Q1 2025		
	Credit risk, of which		Counterparty credit risk (2)
	IRB	Standardised	
a	b	c	
1 RWA as at beginning of reporting period	227,932	70,582	14,977
2 Asset size (3)	1,496	(1,253)	1,153
3 Asset quality (4)	1,368	149	32
4 Model updates (5)	290	-	-
5 Methodology and policy (6)	-	-	-
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	5,381	2,197	551
8 Other	-	-	-
9 RWA as at end of reporting period	236,467	71,675	16,713

(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)		Q1 2026										
		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	30,296	2,012	204,440	8,910	234,850	12,259	469,586	23,181	6.45%	43.54%	50.01%
Sovereign	2	762	-	-	-	245,008	20	245,770	20	0.31%	-	99.69%
Bank	3	-	-	15,913	2,394	-	-	15,913	2,394	-	100.00%	-
Total Wholesale	4	31,058	2,012	220,353	11,304	479,858	12,279	731,269	25,595	4.59%	29.66%	65.75%
Residential mortgages excluding home equity line of credits (HELOCs)	5	11,807	-	-	-	180,872	36,629	192,679	36,629	6.13%	-	93.87%
HELOCs	6	3,276	-	-	-	75,032	225	78,308	225	4.18%	-	95.82%
Other retail	7	14,839	463	-	-	14,376	492	29,215	955	50.79%	-	49.21%
Qualifying revolving retail	8	960	-	-	-	58,465	-	59,425	-	1.62%	-	98.38%
Retail SMEs	9	4,115	39	-	-	17,030	153	21,145	192	19.46%	-	80.54%
Total Retail	10	34,997	502	-	-	345,775	37,499	380,772	38,001	9.19%	-	90.81%
Other assets	11	16,528	-	-	-	-	-	16,528	-	100.00%	-	-
Equity	12	5,556	-	-	-	-	-	5,556	-	100.00%	-	-
Total Bank	13	88,139	2,514	220,353	11,304	825,633	49,778	1,134,125	63,596	7.77%	19.43%	72.80%

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)		Q4 2025										
		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	33,198	2,233	205,109	8,934	205,613	11,225	443,920	22,392	7.48%	46.20%	46.32%
Sovereign	2	792	-	-	-	281,699	313	282,491	313	0.28%	-	99.72%
Bank	3	-	-	14,756	2,256	-	-	14,756	2,256	-	100.00%	-
Total Wholesale	4	33,990	2,233	219,865	11,190	487,312	11,538	741,167	24,961	4.59%	29.66%	65.75%
Residential mortgages excluding home equity line of credits (HELOCs)	5	12,450	-	-	-	182,221	37,242	194,671	37,242	6.40%	-	93.60%
HELOCs	6	3,431	-	-	-	76,634	262	80,065	262	4.28%	-	95.72%
Other retail	7	15,250	434	-	-	14,698	599	29,948	1,033	50.92%	-	49.08%
Qualifying revolving retail	8	1,004	-	-	-	55,221	-	56,225	-	1.79%	-	98.21%
Retail SMEs	9	4,226	42	-	-	17,032	162	21,258	204	19.88%	-	80.12%
Total Retail	10	36,361	476	-	-	345,806	38,265	382,167	38,741	9.51%	-	90.49%
Other assets	11	16,017	-	-	-	-	-	16,017	-	100.00%	-	-
Equity	12	5,580	-	-	-	-	-	5,580	-	100.00%	-	-
Total Bank	13	91,948	2,709	219,865	11,190	833,118	49,803	1,144,931	63,702	8.03%	19.20%	72.77%

(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 January 31, 2026 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$32 million (a decrease of \$36 million as at October 31, 2025, a decrease of \$18 million as at July 31, 2025, a decrease of \$22 million as at April 30, 2025, and a decrease of \$24 million as at January 31, 2025).

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

		Q3 2025										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
			Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives			
(\$ millions except as noted)	LINE #	EAD post-CRM and post-CCF		Standardised	FIRB	AIRB						
Corporate (incl specialized lending and SMEs treated as corporate)	1	35,221	2,122	196,236	8,491	194,106	12,307	425,563	22,920	8.28%	46.11%	45.61%
Sovereign	2	495	-	-	-	267,224	254	267,719	254	0.19%	-	99.81%
Bank	3	-	-	18,219	2,529	-	-	18,219	2,529	-	100.00%	-
Total Wholesale	4	35,716	2,122	214,455	11,020	461,330	12,561	711,501	25,703	5.02%	30.14%	64.84%
Residential mortgages excluding home equity line of credits (HELOCs)	5	14,314	-	-	-	180,454	37,259	194,768	37,259	7.35%	-	92.65%
HELOCs	6	3,483	-	-	-	74,436	298	77,919	298	4.47%	-	95.53%
Other retail	7	14,019	449	-	-	15,189	724	29,208	1,173	48.00%	-	52.00%
Qualifying revolving retail	8	1,008	-	-	-	55,394	-	56,402	-	1.79%	-	98.21%
Retail SMEs	9	4,297	41	-	-	16,988	173	21,285	214	20.19%	-	79.81%
Total Retail	10	37,121	490	-	-	342,461	38,454	379,582	38,944	9.78%	-	90.22%
Other assets	11	15,517	-	-	-	-	-	15,517	-	100.00%	-	-
Equity	12	5,396	-	-	-	-	-	5,396	-	100.00%	-	-
Total Bank	13	93,750	2,612	214,455	11,020	803,791	51,015	1,111,996	64,647	8.43%	19.29%	72.28%

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

		Q2 2025										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
			Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives			
(\$ millions except as noted)	LINE #	EAD post-CRM and post-CCF		Standardised	FIRB	AIRB						
Corporate (incl specialized lending and SMEs treated as corporate)	1	36,974	2,371	191,527	8,253	193,990	6,462	422,491	17,086	8.75%	45.33%	45.92%
Sovereign	2	508	-	-	-	276,255	24	276,763	24	0.18%	-	99.82%
Bank	3	-	-	15,387	2,305	-	-	15,387	2,305	0.00%	100.00%	-
Total Wholesale	4	37,482	2,371	206,914	10,558	470,245	6,486	714,641	19,415	5.24%	28.95%	65.80%
Residential mortgages excluding home equity line of credits (HELOCs)	5	13,473	-	-	-	178,923	36,580	192,396	36,580	7.00%	-	93.00%
HELOCs	6	3,556	-	-	-	73,340	313	76,896	313	4.62%	-	95.38%
Other retail	7	14,452	479	-	-	15,152	777	29,604	1,256	48.82%	-	51.18%
Qualifying revolving retail	8	1,019	-	-	-	55,364	-	56,383	-	1.81%	-	98.19%
Retail SMEs	9	4,388	44	-	-	16,962	183	21,350	227	20.55%	-	79.45%
Total Retail	10	36,868	523	-	-	339,741	37,853	376,629	38,376	9.79%	-	90.21%
Other assets	11	15,895	-	-	-	-	-	15,895	-	100.00%	-	-
Equity	12	5,172	-	-	-	-	-	5,172	-	100.00%	-	-
Total Bank	13	95,437	2,894	206,914	10,558	809,986	44,339	1,112,337	57,791	8.58%	18.60%	72.82%

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

		Q1 2025										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
			Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives			
(\$ millions except as noted)	LINE #	EAD post-CRM and post-CCF		Standardised	FIRB	AIRB						
Corporate (incl specialized lending and SMEs treated as corporate)	1	40,684	2,548	199,352	8,024	199,158	6,543	439,194	17,115	9.26%	45.39%	45.35%
Sovereign	2	606	-	-	-	281,395	25	282,001	25	0.21%	-	99.79%
Bank	3	8	-	18,133	2,632	-	-	18,141	2,632	0.05%	99.95%	-
Total Wholesale	4	41,298	2,548	217,485	10,656	480,553	6,568	739,336	19,772	5.59%	29.42%	65.00%
Residential mortgages excluding home equity line of credits (HELOCs)	5	14,363	-	-	-	178,866	37,351	193,229	37,351	7.43%	-	92.57%
HELOCs	6	3,787	-	-	-	72,252	322	76,039	322	4.98%	-	95.02%
Other retail	7	15,025	459	-	-	16,341	811	31,366	1,270	47.90%	-	52.10%
Qualifying revolving retail	8	1,371	-	-	-	56,978	-	58,349	-	2.35%	-	97.65%
Retail SMEs	9	4,577	48	-	-	17,130	198	21,707	246	21.09%	-	78.91%
Total Retail	10	39,123	507	-	-	341,567	38,682	380,690	39,189	10.28%	-	89.72%
Other assets	11	16,744	-	-	-	-	-	16,744	-	100.00%	-	-
Equity	12	5,344	-	-	-	-	-	5,344	-	100.00%	-	-
Total Bank	13	102,509	3,055	217,485	10,656	822,120	45,250	1,142,114	58,961	8.98%	19.04%	71.98%

(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 January 31, 2026 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$32 million (a decrease of \$36 million as at October 31, 2025, a decrease of \$18 million as at July 31, 2025, a decrease of \$22 million as at April 30, 2025, and a decrease of \$24 million as at January 31, 2025).

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)		Q1 2026				Q4 2025			
(\$ millions)	LINE #	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	168,802	288,351	12,433	469,586	166,686	264,735	12,499	443,920
Sovereign	2	89,858	147,958	7,954	245,770	95,338	175,963	11,190	282,491
Bank	3	2,025	5,028	8,860	15,913	1,782	4,183	8,791	14,756
Total Wholesale	4	260,685	441,337	29,247	731,269	263,806	444,881	32,480	741,167
Residential mortgages excluding home equity line of credits (HELOCs)	5	161,136	31,543	-	192,679	161,469	33,202	-	194,671
HELOCs	6	66,416	11,892	-	78,308	67,807	12,258	-	80,065
Other retail	7	11,054	18,140	21	29,215	10,962	18,965	21	29,948
Qualifying revolving retail	8	56,042	3,383	-	59,425	52,762	3,463	-	56,225
Retail SMEs	9	13,138	8,005	2	21,145	13,242	8,013	3	21,258
Total Retail	10	307,786	72,963	23	380,772	306,242	75,901	24	382,167
Other assets	11	9,583	6,562	383	16,528	8,995	6,639	383	16,017
Equity	12	462	5,034	60	5,556	454	5,012	114	5,580
Total Bank	13	578,516	525,896	29,713	1,134,125	579,497	532,433	33,001	1,144,931

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)		Q3 2025				Q2 2025			
(\$ millions)	LINE #	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	160,270	252,787	12,506	425,563	159,693	251,112	11,686	422,491
Sovereign	2	85,581	176,154	5,984	267,719	94,349	172,437	9,977	276,763
Bank	3	1,553	6,090	10,576	18,219	1,781	4,007	9,599	15,387
Total Wholesale	4	247,404	435,031	29,066	711,501	255,823	427,556	31,262	714,641
Residential mortgages excluding home equity line of credits (HELOCs)	5	160,827	33,941	-	194,768	159,264	33,132	-	192,396
HELOCs	6	66,488	11,431	-	77,919	65,615	11,281	-	76,896
Other retail	7	11,487	17,701	20	29,208	11,727	17,854	23	29,604
Qualifying revolving retail	8	53,224	3,178	-	56,402	53,297	3,086	-	56,383
Retail SMEs	9	13,251	8,031	3	21,285	13,153	8,196	1	21,350
Total Retail	10	305,277	74,282	23	379,582	303,056	73,549	24	376,629
Other assets	11	8,585	6,653	279	15,517	8,463	7,069	363	15,895
Equity	12	435	4,813	148	5,396	423	2,856	1,893	5,172
Total Bank	13	561,701	520,779	29,516	1,111,996	567,765	511,030	33,542	1,112,337

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)		Q1 2025			
(\$ millions)	LINE #	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	161,096	266,314	11,784	439,194
Sovereign	2	82,979	191,711	7,311	282,001
Bank	3	2,061	4,388	11,692	18,141
Total Wholesale	4	246,136	462,413	30,787	739,336
Residential mortgages excluding home equity line of credits (HELOCs)	5	158,717	34,512	-	193,229
HELOCs	6	64,346	11,693	-	76,039
Other retail	7	12,444	18,900	22	31,366
Qualifying revolving retail	8	54,566	3,783	-	58,349
Retail SMEs	9	13,035	8,672	-	21,707
Total Retail	10	303,108	77,560	22	380,690
Other assets	11	9,347	7,072	325	16,744
Equity	12	432	2,918	1,994	5,344
Total Bank	13	559,023	549,963	33,128	1,142,114

(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 #	Q1 2026				Q4 2025				Q3 2025	Q2 2025	Q1 2025
		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	351,064	98,019	20,503	469,586	322,755	101,075	20,090	443,920	425,563	422,491	439,194
Sovereign	2	238,296	5,304	2,170	245,770	274,493	5,721	2,277	282,491	267,719	276,763	282,001
Bank	3	11,428	2,657	1,828	15,913	10,137	2,697	1,922	14,756	18,219	15,387	18,141
Total Wholesale	4	600,788	105,980	24,501	731,269	607,385	109,493	24,289	741,167	711,501	714,641	739,336
Residential mortgages excluding home equity line of credits (HELOCs)	5	192,401	252	26	192,679	194,368	276	27	194,671	194,768	192,396	193,229
HELOCs	6	57,650	20,658	-	78,308	57,262	22,803	-	80,065	77,919	76,896	76,039
Other retail	7	24,269	4,943	3	29,215	25,499	4,446	3	29,948	29,208	29,604	31,366
Qualifying revolving retail	8	17,018	42,407	-	59,425	16,255	39,970	-	56,225	56,402	56,383	58,349
Retail SMEs	9	16,277	4,826	42	21,145	16,397	4,832	29	21,258	21,285	21,350	21,707
Total Retail	10	307,615	73,086	71	380,772	309,781	72,327	59	382,167	379,582	376,629	380,690
Other assets	11	16,528	-	-	16,528	16,017	-	-	16,017	15,517	15,895	16,744
Equity	12	5,090	466	-	5,556	5,081	499	-	5,580	5,396	5,172	5,344
Total Bank	13	930,021	179,532	24,572	1,134,125	938,264	182,319	24,348	1,144,931	1,111,996	1,112,337	1,142,114

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN (1)

(\$ millions)	LINE #	Q1 2026				Q4 2025				Q3 2025	Q2 2025	Q1 2025
		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	395,646	99,607	19,455	514,708	381,458	101,840	18,834	502,132	483,011	481,568	496,579
1 to 5 years	2	395,177	71,560	5,050	471,787	410,297	71,803	5,442	487,542	475,780	476,760	487,657
Greater than 5 years	3	139,198	8,365	67	147,630	146,509	8,676	72	155,257	153,205	154,009	157,878
Total Bank	4	930,021	179,532	24,572	1,134,125	938,264	182,319	24,348	1,144,931	1,111,996	1,112,337	1,142,114

CREDIT RISK EXPOSURE BY INDUSTRY (1)

(\$ millions)	LINE #	Q1 2026				Q4 2025				Q3 2025	Q2 2025	Q1 2025
		Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
Agriculture	1	17,295	2,212	118	19,625	17,068	2,807	103	19,978	20,067	20,030	20,431
Communications	2	1,231	2,400	297	3,928	1,197	877	337	2,411	2,493	2,357	2,847
Construction	3	6,831	4,024	1,031	11,886	7,093	4,111	1,035	12,239	11,718	11,060	10,991
Financial	4	106,620	22,329	5,617	134,566	79,910	22,461	5,750	108,121	134,684	130,400	138,596
Forest products	5	1,213	683	238	2,134	1,106	702	213	2,021	1,911	1,916	1,924
Government	6	231,227	2,918	1,688	235,833	259,618	3,137	1,663	264,418	222,446	231,808	242,702
Individual	7	292,745	67,636	-	360,381	294,622	66,867	-	361,489	359,063	356,720	359,905
Manufacturing	8	34,940	15,293	1,758	51,991	34,572	15,840	1,726	52,138	50,043	50,765	51,827
Mining	9	2,885	4,020	1,095	8,000	3,396	3,892	1,094	8,382	8,659	8,044	8,228
Oil and Gas	10	3,412	2,761	272	6,445	3,479	3,064	510	7,053	6,757	7,013	7,188
Other	11	28,076	6,609	856	35,541	29,778	6,572	675	37,025	35,216	36,422	36,838
Real estate	12	76,971	10,054	1,279	88,304	75,189	10,750	1,265	87,204	84,155	82,792	82,789
Retail trade	13	29,510	3,949	845	34,304	29,474	4,258	855	34,587	33,524	34,673	35,384
Service industries	14	55,619	13,793	2,696	72,108	59,169	14,793	2,674	76,636	71,653	71,869	73,396
Transportation	15	12,079	3,099	1,224	16,402	12,573	3,021	1,296	16,890	17,020	17,217	18,036
Utilities	16	7,344	10,946	4,812	23,102	7,151	11,839	4,446	23,436	22,484	19,912	20,695
Wholesale trade	17	22,023	6,806	746	29,575	22,869	7,328	706	30,903	30,103	29,339	30,337
Total Bank	18	930,021	179,532	24,572	1,134,125	938,264	182,319	24,348	1,144,931	1,111,996	1,112,337	1,142,114

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

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

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

(\$ millions except as noted)		Q1 2026					
		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)	8,278	23,533		1.4	44,436	8,884
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)					29,238	4,227
5	VaR for SFTs					-	-
6	Total						13,111

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

(\$ millions except as noted)		Q4 2025					
		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)	8,075	24,177		1.4	45,048	9,294
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)					21,182	3,418
5	VaR for SFTs					-	-
6	Total						12,712

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

(\$ millions except as noted)		Q3 2025					
		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)	7,585	22,117		1.4	41,471	8,294
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)					19,612	3,110
5	VaR for SFTs					-	-
6	Total						11,404

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

(\$ millions except as noted)		Q2 2025					
		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)	8,093	20,747		1.4	40,272	8,325
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)					18,339	2,777
5	VaR for SFTs					-	-
6	Total						11,102

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

(\$ millions except as noted)		Q1 2025					
		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)	9,076	22,008		1.4	43,415	8,454
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)					17,858	2,668
5	VaR for SFTs					-	-
6	Total						11,122

(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 #	Q1 2026												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	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	29	-	-	-	-	-	-	-	-	29
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	78	-	-	-	-	78
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	1	-	-	62	-	-	-	-	63
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	1	-	-	29	1	-	-	140	-	-	-	-	171

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

(\$ millions)

Regulatory portfolio	LINE #	Q4 2025												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	-	-	-	-	-	19	-	-	-	-	-	-	-	-	19
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	143	-	-	-	-	143
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	70	-	1	-	-	71
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	-	-	-	19	-	-	-	213	-	1	-	-	233

(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 #	Q3 2025													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	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-	19
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	65	-	-	-	-	-	65
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	59	-	-	-	-	-	59
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	1	-	-	19	-	-	-	124	-	-	-	-	-	144

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

(\$ millions)

Regulatory portfolio	LINE #	Q2 2025													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	-	-	-	-	-	-	-	-	-	7
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	93	-	-	-	-	-	93
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	1	-	-	61	-	-	-	-	-	62
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	-	-	-	7	1	-	-	154	-	-	-	-	-	162

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

(\$ millions)

Regulatory portfolio	LINE #	Q1 2025													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	-	-	-	-	-	4	2	-	-	-	-	-	-	-	-	6
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	55	-	-	-	-	-	55
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	52	-	-	-	-	-	52
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	-	-	-	4	2	-	-	107	-	-	-	-	-	113

(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 #	Q1 2026						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	495	0.08%	146	32.05%	1.20	57	11.58%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	122	0.19%	203	25.00%	0.08	18	13.38%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	301	0.32%	299	33.02%	2.20	92	30.20%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	424	0.54%	297	36.56%	1.90	185	43.73%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	506	1.02%	675	37.47%	1.97	306	60.47%
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	116	4.49%	121	41.26%	2.15	128	110.02%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	16	15.59%	31	39.78%	1.79	28	171.85%
Default	Default	100.00 (Default)	C	C to D	8	8	100.00%	12	39.40%	2.27	38	492.50%
Sub-total					9	1,988	1.11%	1,784	35.69%		852	42.85%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	17,889	0.04%	201	21.06%	2.23	708	3.96%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	16	0.19%	7	30.97%	1.01	3	19.68%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	435	0.32%	11	15.77%	0.35	60	13.70%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.54%	3	39.98%	1.00	-	48.31%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	53	0.91%	10	43.96%	0.03	30	56.72%
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	-	2.74%	2	50.00%	0.01	-	104.72%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	18,393	0.05%	234	21.01%		801	4.36%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	20,381	0.17%	2,018	22.45%		1,653	8.11%

(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 2026						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	18,951	0.06%	3,882	43.87%	0.86	2,059	10.87%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,462	0.19%	199	41.95%	1.93	674	27.37%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,347	0.32%	279	41.43%	1.10	922	39.29%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,754	0.54%	343	40.56%	1.14	1,438	52.22%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,384	1.00%	224	35.65%	1.03	829	59.94%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	695	3.39%	163	41.35%	1.11	704	101.24%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	130	14.20%	22	37.86%	1.26	221	169.27%
Default	Default	100.00 (Default)	C	C to D	8	6	100.00%	4	23.42%	1.01	17	292.70%
Sub-total					9	28,729	0.35%	5,116	42.70%		6,864	23.89%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-	-	-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	20,355	0.06%	270	45.00%	1.43	3,032	14.90%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	2,658	0.19%	130	45.00%	1.10	740	27.82%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	669	0.32%	81	45.00%	0.93	260	38.81%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	662	0.54%	31	45.00%	0.40	373	56.42%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	46	0.94%	12	45.00%	0.45	30	66.21%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74%	5	45.00%	0.02	4	94.37%
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	24,394	0.10%	529	45.00%		4,439	18.20%
Total (all wholesale portfolios)					28	53,123	0.24%	5,645	43.76%		11,303	21.28%

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	162	0.10%	130	39.89%	2.16	27	16.37%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	449	0.19%	218	37.83%	2.70	98	21.93%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	365	0.32%	317	37.76%	2.59	108	29.54%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	476	0.54%	281	37.88%	1.85	214	44.97%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	540	1.06%	676	37.88%	2.07	333	61.68%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	113	3.86%	111	37.18%	2.25	108	95.40%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	20	15.44%	33	42.61%	2.01	35	180.78%
Default	Default	100.00 (Default)	C	C to D	8	7	100.00%	12	39.13%	2.72	35	489.10%
Sub-total					9	2,132	1.18%	1,778	38.01%		958	44.92%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	12,300	0.03%	199	12.68%	2.96	313	2.54%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	24	0.19%	8	37.85%	1.14	6	24.43%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	32	0.32%	6	39.37%	0.50	9	29.07%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	173	0.54%	4	10.61%	0.26	24	13.83%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	21	0.91%	11	50.36%	0.19	14	66.29%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	1	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	12,550	0.04%	229	12.83%		366	2.92%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	14,682	0.21%	2,007	16.47%		1,324	9.01%

(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 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	18,066	0.06%	3,922	43.84%	1.01	2,121	11.74%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,533	0.19%	187	42.43%	1.50	699	27.59%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,942	0.32%	267	40.85%	1.32	763	39.29%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,411	0.54%	337	40.41%	1.19	1,256	52.07%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,798	1.02%	247	37.40%	0.93	1,165	64.78%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	545	2.99%	168	40.22%	1.81	532	97.72%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	212	14.18%	25	37.89%	1.24	359	169.29%
Default	Default	100.00 (Default)	C	C to D	8	-	100.00%	1	19.72%	1.00	-	246.51%
Sub-total					9	27,507	0.37%	5,154	42.66%		6,895	25.07%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-	-	-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	20,120	0.06%	257	45.00%	1.54	3,056	15.19%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	2,700	0.19%	128	45.00%	1.02	720	26.68%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	401	0.32%	82	45.00%	1.17	149	37.07%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	531	0.54%	32	45.00%	0.63	295	55.58%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	51	1.32%	13	45.00%	0.40	45	87.77%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	6	2.74%	5	45.00%	0.03	5	94.46%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	15.10%	1	45.00%	1.00	-	300.00%
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	23,809	0.10%	518	45.00%		4,270	17.94%
Total (all wholesale portfolios)					28	51,316	0.24%	5,672	43.74%		11,165	21.76%

(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 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	204	0.10%	137	40.71%	2.64	34	16.74%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	191	0.19%	213	36.75%	2.52	43	22.61%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	222	0.32%	319	37.26%	2.81	75	33.86%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	388	0.54%	298	37.88%	2.09	176	45.24%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	834	1.28%	638	38.10%	1.56	561	67.28%
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	79	4.40%	101	37.63%	2.50	79	98.38%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	15	16.54%	29	43.35%	2.06	28	192.95%
Default	Default	100.00 (Default)	C	C to D	8	2	100.00%	8	42.39%	1.68	12	529.89%
Sub-total					9	1,935	1.09%	1,743	38.08%		1,008	52.08%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,391	0.03%	188	13.64%	2.97	310	2.73%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	37	0.19%	7	38.30%	1.09	9	24.72%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	30	0.32%	6	43.40%	0.56	10	33.54%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	170	0.54%	6	19.71%	0.18	37	21.62%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	11	0.91%	11	52.79%	0.07	8	68.09%
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	11,639	0.04%	219	13.93%		374	3.22%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	13,574	0.20%	1,962	17.53%		1,382	10.18%

(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 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	17,189	0.06%	3,688	43.74%	1.01	2,024	11.78%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,373	0.19%	197	41.84%	1.62	636	26.82%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,751	0.32%	248	40.71%	1.30	697	39.78%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,558	0.54%	332	41.63%	1.05	1,383	54.04%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,029	1.05%	230	36.16%	1.10	649	63.07%
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	473	3.02%	156	38.67%	1.92	441	93.18%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	139	14.32%	23	38.15%	1.22	237	170.69%
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	25,512	0.31%	4,874	42.72%		6,067	23.78%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-	-	-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	18,595	0.06%	249	45.00%	1.48	2,800	15.06%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	2,194	0.19%	130	45.00%	1.06	538	24.50%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	609	0.32%	74	45.00%	0.97	217	35.66%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	437	0.54%	38	45.00%	0.72	249	57.02%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	11	1.09%	10	45.00%	1.68	10	89.41%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	7	2.74%	4	45.00%	0.02	7	94.38%
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	21,853	0.09%	505	45.00%		3,821	17.49%
Total (all wholesale portfolios)					28	47,365	0.21%	5,379	43.77%		9,888	20.88%

(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 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	191	0.10%	128	39.53%	2.62	30	15.64%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	356	0.19%	216	35.79%	2.50	66	18.51%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	382	0.32%	301	36.75%	2.91	118	30.84%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	339	0.54%	321	36.18%	2.70	145	42.68%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	719	1.22%	622	37.02%	1.78	461	64.19%
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	100	4.04%	119	38.25%	2.37	97	97.05%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	16	14.39%	24	44.36%	1.75	29	181.81%
Default	Default	100.00 (Default)	C	C to D	8	4	100.00%	6	41.24%	1.73	18	515.47%
Sub-total					9	2,107	1.10%	1,737	37.02%		964	45.78%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,490	0.03%	187	13.21%	2.73	316	2.75%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	7	0.19%	5	34.04%	1.67	1	21.97%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	33	0.32%	7	40.48%	0.80	11	32.72%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	176	0.54%	6	18.04%	0.27	37	21.08%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	17	0.91%	10	53.98%	0.07	12	69.65%
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	11,723	0.04%	216	13.43%		377	3.22%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	13,830	0.20%	1,953	16.86%		1,341	9.70%

(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 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,696	0.06%	3,703	43.82%	1.07	1,876	11.95%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,671	0.19%	187	41.68%	1.92	708	26.51%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,984	0.32%	249	41.72%	1.31	795	40.04%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,335	0.54%	351	41.68%	0.82	1,265	54.18%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,147	1.12%	240	34.22%	1.35	698	60.84%
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	533	3.13%	161	38.04%	1.95	493	92.39%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	166	14.17%	21	37.87%	1.36	280	169.22%
Default	Default	100.00 (Default)	C	C to D	8	-	-	1	-	-	-	-
Sub-total					9	24,532	0.36%	4,913	42.60%		6,115	24.93%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-	-	-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	17,504	0.06%	260	45.00%	1.62	2,662	15.20%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,570	0.19%	130	45.00%	0.77	391	24.91%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	840	0.32%	88	45.00%	0.89	319	37.99%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	76	0.54%	32	45.00%	0.70	42	55.71%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	81	0.92%	7	45.00%	0.99	56	69.77%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	16	2.74%	5	45.00%	0.21	17	101.38%
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	20,087	0.09%	522	45.00%		3,487	17.36%
Total (all wholesale portfolios)					28	44,619	0.24%	5,435	43.68%		9,602	21.52%

(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 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	145	0.10%	133	38.36%	2.58	23	15.60%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	464	0.19%	255	38.15%	1.54	95	20.47%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	383	0.32%	292	37.50%	2.65	115	30.08%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	528	0.54%	315	36.23%	1.74	227	43.05%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	732	1.15%	631	36.52%	1.64	451	61.58%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	225	3.81%	138	39.00%	1.60	223	98.82%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	20	15.47%	24	39.06%	1.18	33	171.77%
Default	Default	100.00 (Default)	C	C to D	8	2	100.00%	3	39.87%	1.87	11	498.38%
Sub-total					9	2,499	1.07%	1,791	37.28%		1,178	47.14%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,840	0.03%	182	11.70%	2.75	282	2.38%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	21	0.19%	6	38.25%	1.20	5	24.68%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	25	0.32%	8	28.71%	0.44	5	21.13%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	192	0.54%	5	21.41%	0.16	44	22.84%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	5	0.91%	7	25.00%	0.16	2	32.45%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	1	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	12,083	0.04%	209	11.94%		338	2.80%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	14,582	0.22%	2,000	16.30%		1,516	10.40%

(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 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,208	0.07%	3,502	43.56%	0.99	1,932	11.92%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,492	0.19%	201	41.55%	1.85	674	27.04%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,483	0.32%	246	40.05%	1.35	585	39.45%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,258	0.54%	341	42.34%	0.71	1,258	55.72%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	954	1.14%	244	34.89%	1.17	596	62.48%
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	349	3.56%	155	39.15%	1.43	340	97.27%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	113	14.18%	23	34.13%	1.31	172	152.57%
Default	Default	100.00 (Default)	C	C to D	8	-	100.00%	3	40.00%	1.00	1	500.00%
Sub-total					9	23,857	0.30%	4,715	42.56%		5,558	23.30%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-	-	-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	20,410	0.06%	251	45.00%	1.53	3,120	15.29%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,301	0.19%	134	45.00%	0.96	329	25.30%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	744	0.32%	83	45.00%	0.69	308	41.43%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	141	0.54%	30	45.00%	1.79	78	55.10%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	103	1.11%	7	45.00%	0.75	80	77.72%
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	22	2.74%	4	45.00%	0.02	21	94.32%
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	22,721	0.09%	509	45.00%		3,936	17.32%
Total (all wholesale portfolios)					28	46,578	0.20%	5,224	43.75%		9,494	20.38%

(1) Calculated as obligor PD weighted by EAD.

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

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

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

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

		Q1 2026					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #		Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)		a	b	c	d		
Cash – domestic currency	1	-	1,885	22	849	55,440	59,619
Cash – other currencies	2	343	13,944	784	8,528	121,435	96,322
Domestic sovereign debt	3	1,203	1,246	-	2,485	59,990	58,528
Other sovereign debt	4	1,839	1,634	2,269	992	72,715	92,733
Government agency debt	5	111	980	12	1	12,468	53,269
Corporate bonds	6	1,954	612	-	184	28,189	17,034
Equity securities	7	4,304	1,694	15,259	2,604	52,993	60,371
Other collateral	8	-	-	-	-	-	-
Total	9	9,754	21,995	18,346	15,643	403,230	437,876

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

		Q4 2025					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #		Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)		a	b	c	d		
Cash – domestic currency	1	19	1,270	-	2,347	54,694	63,113
Cash – other currencies	2	754	6,934	522	7,284	120,854	109,364
Domestic sovereign debt	3	1,099	2,037	-	1,661	61,645	58,653
Other sovereign debt	4	2,070	1,017	2,389	779	84,107	98,792
Government agency debt	5	26	171	10	1	13,875	51,633
Corporate bonds	6	2,746	502	-	101	23,944	12,047
Equity securities	7	3,566	1,941	13,937	2,194	58,570	61,271
Other collateral	8	-	-	-	-	-	-
Total	9	10,280	13,872	16,858	14,367	417,689	454,873

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

		Q3 2025					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #		Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)		a	b	c	d		
Cash – domestic currency	1	-	1,463	7	1,905	45,145	58,574
Cash – other currencies	2	390	6,453	847	8,400	116,617	109,400
Domestic sovereign debt	3	808	2,006	-	1,371	55,633	51,932
Other sovereign debt	4	1,901	575	2,176	857	76,720	86,980
Government agency debt	5	410	42	6	1	14,515	45,243
Corporate bonds	6	2,548	408	-	87	23,884	11,440
Equity securities	7	2,790	1,813	12,280	2,636	54,625	55,648
Other collateral	8	-	-	-	-	-	-
Total	9	8,847	12,760	15,316	15,257	387,139	419,217

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

		Q2 2025					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #		Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)		a	b	c	d		
Cash – domestic currency	1	-	1,331	-	1,752	39,623	52,611
Cash – other currencies	2	4	5,795	733	8,763	111,906	100,769
Domestic sovereign debt	3	526	2,110	16	1,798	52,713	47,227
Other sovereign debt	4	3,073	565	1,693	856	71,167	83,702
Government agency debt	5	325	72	7	1	13,197	44,013
Corporate bonds	6	1,065	333	-	81	22,750	10,455
Equity securities	7	2,814	1,454	12,576	3,994	50,575	49,220
Other collateral	8	-	-	-	-	-	-
Total	9	7,807	11,660	15,025	17,245	361,931	387,997

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

		Q1 2025					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #		Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)		a	b	c	d		
Cash – domestic currency	1	53	1,284	14	4,728	38,741	46,738
Cash – other currencies	2	1	4,846	19	7,037	118,210	97,935
Domestic sovereign debt	3	719	3,917	17	1,234	51,055	51,021
Other sovereign debt	4	2,416	331	1,845	879	63,839	79,909
Government agency debt	5	187	74	13	1	13,574	45,676
Corporate bonds	6	1,676	384	-	71	25,210	11,458
Equity securities	7	3,094	140	13,200	6,192	49,634	52,516
Other collateral	8	-	-	-	-	-	-
Total	9	8,146	10,976	15,108	20,142	360,263	385,253

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

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

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q1 2026		Q4 2025	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	1,289	392	657	398
Index credit default swaps	2	33,821	25,953	29,480	23,109
Total return swaps	3	8,712	353	9,699	285
Credit options	4	677	68	1,623	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	44,499	26,766	41,459	23,792
Fair values					
Positive fair value (asset)	7	138	8	203	5
Negative fair value (liability)	8	120	-	318	-

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q3 2025		Q2 2025	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	562	385	556	390
Index credit default swaps	2	26,997	19,870	24,612	17,280
Total return swaps	3	8,839	329	8,792	283
Credit options	4	138	-	1,516	138
Other credit derivatives	5	-	-	-	-
Total notionals	6	36,536	20,584	35,476	18,091
Fair values					
Positive fair value (asset)	7	121	2	157	1
Negative fair value (liability)	8	225	1	154	5

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q1 2025	
		Protection bought	Protection sold
		a	b
(\$ millions)	LINE #		
Notionals			
Single-name credit default swaps	1	559	392
Index credit default swaps	2	24,457	13,939
Total return swaps	3	10,019	296
Credit options	4	145	73
Other credit derivatives	5	-	-
Total notionals	6	35,180	14,700
Fair values			
Positive fair value (asset)	7	88	8
Negative fair value (liability)	8	177	1

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q1 2026		Q4 2025		Q3 2025		Q2 2025		Q1 2025		
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	
	a	b	c	d	e	f	g	h	i	j	
1	Exposures to QCCPs (total)		832	821	865	778	819				
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3	9,180	186	8,137	165	7,750	157	11,137	226	8,539	174	
4	(i) OTC derivatives	1,758	38	1,942	41	1,495	32	1,965	43	1,799	40
5	(ii) Exchange-traded derivatives	6,501	130	5,335	107	5,157	103	8,366	167	5,971	119
6	(iii) Securities financing transactions	921	18	860	17	1,098	22	806	16	769	15
7	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
8	Segregated initial margin	3,234		2,394		2,920		3,220		2,794	
9	Non-segregated initial margin	3,093		2,669		3,166		4,661		3,651	
10	Pre-funded default fund contributions (1)	1,844	646	1,860	656	1,874	708	1,851	552	1,644	645
10	Exposures to non-QCCPs (total)		-	-	-	-	-	-	-	-	
11	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:										
12	(i) OTC derivatives	-	-	-	-	-	-	-	-	-	
13	(ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	
14	(iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	
15	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	
16	Segregated initial margin	-		-		-		-		-	
17	Non-segregated initial margin	-		-		-		-		-	

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

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

(\$ millions)		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
		a				
1	K Reduced	203	262	266	256	267
2	K Hedged	181	238	240	230	239
3	Total	187	244	247	236	246

CVA3 - THE STANDARDISED APPROACH FOR CVA (SA-CVA)

(\$ millions)		Q1 2026		Q4 2025		Q3 2025	
		Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
		a	b	a	b	a	b
1	Interest rate risk	28		26		31	
2	Foreign exchange risk	45		41		39	
3	Reference credit spread risk	-		-		-	
4	Equity risk	2		1		1	
5	Commodity risk	4		4		3	
6	Counterparty credit spread risk	147		117		130	
7	Total (sum of rows 1 to 6)	226	4,977	189	5,704	204	5,505

CVA3 - THE STANDARDISED APPROACH FOR CVA (SA-CVA)

(\$ millions)		Q2 2025		Q1 2025	
		Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
		a	b	a	b
1	Interest rate risk	41		33	
2	Foreign exchange risk	42		36	
3	Reference credit spread risk	0		0	
4	Equity risk	1		1	
5	Commodity risk	4		2	
6	Counterparty credit spread risk	161		150	
7	Total (sum of rows 1 to 6)	249	5,514	222	5,609

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

(\$ millions)		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
		a				
1	Total RWA for CVA at previous quarter-end	4,347	4,559	5,036	4,772	3,893
2	Total RWA for CVA at end of reporting period	4,338	4,347	4,559	5,036	4,772

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q1 2026				Q4 2025			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
Interest Rate Contracts									
Over-the-counter									
Swaps (2)	1	16,228,307	2,372	8,781	1,507	14,660,067	1,839	7,493	1,501
Forward rate agreements	2	766,421	378	2,974	764	841,547	391	3,448	858
Purchased options	3	379,032	91	474	332	369,216	511	1,066	452
Written options	4	431,000	8	219	50	385,166	8	245	66
	5	17,804,760	2,849	12,448	2,653	16,255,996	2,749	12,252	2,877
Exchange traded									
Futures	6	1,609,515	85	158	3	1,738,061	9	49	1
Purchased options	7	251,007	-	7	-	130,231	2	7	-
Written options	8	69,915	1	7	-	54,221	2	5	-
	9	1,930,437	86	172	3	1,922,513	13	61	1
Total Interest Rate Contracts	10	19,735,197	2,935	12,620	2,656	18,178,509	2,762	12,313	2,878
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	1,444,706	2,127	8,852	860	1,371,507	1,927	8,407	779
Forward foreign exchange contracts	12	903,646	1,511	8,875	1,591	940,640	1,838	9,399	1,672
Purchased options	13	99,345	109	374	98	98,391	119	476	139
Written options	14	104,814	2	184	61	107,570	1	155	38
	15	2,552,511	3,749	18,285	2,610	2,518,108	3,885	18,437	2,628
Exchange traded									
Futures	16	9,576	-	3	-	10,864	-	1	-
Purchased options	17	5,167	-	2	-	6,800	-	2	-
Written options	18	5,714	-	-	-	5,645	-	-	-
	19	20,457	-	5	-	23,309	-	3	-
Total Foreign Exchange Contracts	20	2,572,968	3,749	18,290	2,610	2,541,417	3,885	18,440	2,628
Commodity Contracts									
Over-the-counter									
Swaps	21	34,497	1,311	4,717	1,199	22,128	1,165	4,822	1,228
Purchased options	22	7,841	279	874	385	6,706	205	688	308
Written options	23	4,889	2	285	99	4,090	4	366	140
	24	47,227	1,592	5,876	1,683	32,924	1,374	5,876	1,676
Exchange traded									
Futures	25	41,452	185	608	12	38,470	246	1,028	21
Purchased options	26	19,769	251	395	8	25,126	28	178	4
Written options	27	21,478	7	65	1	26,830	15	157	3
	28	82,699	443	1,068	21	90,426	289	1,363	28
Total Commodity Contracts	29	129,926	2,035	6,944	1,704	123,350	1,663	7,239	1,704
Equity Contracts									
Over-the-counter	30	244,031	226	9,423	1,966	187,831	306	10,247	2,132
Exchange traded	31	281,352	2,738	5,255	105	256,701	2,036	3,909	78
Total Equity Contracts	32	525,383	2,964	14,678	2,071	444,532	2,342	14,156	2,210
Credit Contracts	33	62,200	5	163	11	55,267	24	177	22
Total	34	23,025,674	11,688	52,695	9,052	21,343,075	10,676	52,325	9,442

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

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

DERIVATIVE INSTRUMENTS (\$ millions)		Q3 2025				Q2 2025				Q1 2025			
		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)
Interest Rate Contracts													
Over-the-counter													
Swaps (2)	1	14,067,734	1,762	6,914	1,181	14,100,250	2,493	8,047	1,540	14,257,712	2,076	7,508	1,083
Forward rate agreements	2	847,831	261	2,599	611	1,182,852	458	3,035	736	1,440,093	333	2,209	647
Purchased options	3	295,473	28	278	196	312,640	126	463	305	265,798	179	565	254
Written options	4	297,607	9	199	66	320,950	6	174	59	278,322	6	252	92
	5	15,508,645	2,060	9,990	2,054	15,916,692	3,083	11,719	2,640	16,241,925	2,594	10,534	2,076
Exchange traded													
Futures	6	1,608,342	178	295	6	1,610,733	470	716	14	1,886,930	266	449	9
Purchased options	7	171,507	28	57	1	172,362	41	61	1	143,667	33	58	1
Written options	8	61,935	22	34	1	57,979	32	48	1	35,735	3	10	1
	9	1,841,784	228	386	8	1,841,074	543	825	16	2,066,332	302	517	10
Total Interest Rate Contracts	10	17,350,429	2,288	10,376	2,062	17,757,766	3,626	12,544	2,656	18,308,257	2,896	11,051	2,086
Foreign Exchange Contracts													
Over-the-counter													
Swaps	11	1,249,008	1,935	7,959	846	1,154,718	1,885	8,017	922	1,106,418	2,302	8,596	978
Forward foreign exchange contracts	12	895,640	2,427	10,053	1,792	736,080	2,034	8,310	1,441	761,680	3,355	12,617	2,433
Purchased options	13	96,097	118	442	110	113,690	158	500	129	98,962	273	702	237
Written options	14	106,081	-	142	34	123,247	3	151	37	107,625	1	151	35
	15	2,346,826	4,480	18,596	2,782	2,127,735	4,080	16,978	2,529	2,074,685	5,931	22,066	3,683
Exchange traded													
Futures	16	20,746	-	1	-	13,231	-	2	-	11,673	-	2	-
Purchased options	17	3,520	-	-	-	4,633	-	-	-	3,652	-	4	-
Written options	18	3,270	-	-	-	5,396	-	-	-	3,703	-	1	-
	19	27,536	-	1	-	23,260	-	2	-	19,028	-	7	-
Total Foreign Exchange Contracts	20	2,374,362	4,480	18,597	2,782	2,150,995	4,080	16,980	2,529	2,093,713	5,931	22,073	3,683
Commodity Contracts													
Over-the-counter													
Swaps	21	19,631	794	3,960	1,154	19,434	860	3,916	1,072	20,389	445	1,739	498
Purchased options	22	6,706	99	620	215	7,116	163	589	217	5,055	75	487	183
Written options	23	3,879	2	360	148	5,257	2	358	140	3,840	5	341	121
	24	30,216	895	4,940	1,517	31,807	1,025	4,863	1,429	29,284	525	2,567	802
Exchange traded													
Futures	25	39,120	300	1,304	26	38,765	344	1,180	24	40,319	373	1,236	25
Purchased options	26	33,097	20	197	4	40,957	182	364	7	46,143	75	252	5
Written options	27	34,863	23	205	4	42,195	30	172	3	47,573	29	186	4
	28	107,080	343	1,706	34	121,917	556	1,716	34	134,035	477	1,674	34
Total Commodity Contracts	29	137,296	1,238	6,646	1,551	153,724	1,581	6,579	1,463	163,319	1,002	4,241	836
Equity Contracts													
Over-the-counter													
Exchange traded													
	30	142,665	346	9,133	1,905	134,953	186	8,330	1,718	137,925	377	9,750	1,896
	31	250,069	1,437	3,063	61	226,024	2,722	5,822	116	310,990	1,561	3,772	75
Total Equity Contracts	32	392,734	1,783	12,196	1,966	360,977	2,908	14,152	1,834	448,915	1,938	13,522	1,971
Credit Contracts	33	47,952	58	308	68	44,887	59	348	53	39,564	6	298	37
Total	34	20,302,773	12,254	50,603	8,535	20,468,349	12,254	50,603	8,535	21,053,768	11,773	51,185	8,613

(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)		Q3 2025															
		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	Retail (total) - of which	26	-	-	26	14,651	7,804	-	14,651	-	-	-	-	6,439	6,411	-	6,439
2	Residential mortgage (3)	-	-	-	-	3,191	807	-	3,191	-	-	-	-	35	7	-	35
3	Credit card	-	-	-	-	1,164	332	-	1,164	-	-	-	-	-	-	-	-
4	Other retail exposures	26	-	-	26	10,296	6,665	-	10,296	-	-	-	-	6,404	6,404	-	6,404
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	5,921	-	54,551	60,472	7,696	6,032	-	7,696	-	-	-	-	1,381	-	-	1,381
7	Loans to corporates	5,672	-	54,551	60,223	829	-	-	829	-	-	-	-	1,318	-	-	1,318
8	Commercial mortgage	249	-	-	249	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,323	4,488	-	5,323	-	-	-	-	36	-	-	36
10	Other wholesale	-	-	-	-	1,544	1,544	-	1,544	-	-	-	-	27	-	-	27
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q2 2025															
		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	Retail (total) - of which	28	-	-	28	14,468	7,739	-	14,468	-	-	-	-	6,780	6,752	-	6,780
2	Residential mortgage (3)	-	-	-	-	3,211	898	-	3,211	-	-	-	-	37	9	-	37
3	Credit card	-	-	-	-	1,123	316	-	1,123	-	-	-	-	-	-	-	-
4	Other retail exposures	28	-	-	28	10,134	6,525	-	10,134	-	-	-	-	6,743	6,743	-	6,743
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	6,054	-	58,877	64,931	7,377	5,954	-	7,377	-	-	-	-	1,173	-	-	1,173
7	Loans to corporates	5,825	-	58,877	64,702	642	-	-	642	-	-	-	-	1,120	-	-	1,120
8	Commercial mortgage	229	-	-	229	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,182	4,401	-	5,182	-	-	-	-	32	-	-	32
10	Other wholesale	-	-	-	-	1,553	1,553	-	1,553	-	-	-	-	21	-	-	21
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q1 2025															
		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	Retail (total) - of which	40	-	-	40	13,486	7,877	-	13,486	-	-	-	-	7,550	7,520	-	7,550
2	Residential mortgage (3)	-	-	-	-	2,418	967	-	2,418	-	-	-	-	43	13	-	43
3	Credit card	-	-	-	-	1,248	316	-	1,248	-	-	-	-	-	-	-	-
4	Other retail exposures	40	-	-	40	9,820	6,594	-	9,820	-	-	-	-	7,507	7,507	-	7,507
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	6,534	-	64,138	70,672	7,611	6,167	-	7,611	-	-	-	-	1,185	-	-	1,185
7	Loans to corporates	6,300	-	64,138	70,438	668	-	-	668	-	-	-	-	1,125	-	-	1,125
8	Commercial mortgage	234	-	-	234	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,383	4,607	-	5,383	-	-	-	-	38	-	-	38
10	Other wholesale	-	-	-	-	1,560	1,560	-	1,560	-	-	-	-	22	-	-	22
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 January 31, 2026, \$nil securitisations were capitalized under the Credit Risk framework (\$nil at the end of each quarter of fiscal 2025).
- The table excludes securitisation-related assets of \$40,405 million at January 31, 2026 (\$34,357 million at October 31, 2025, \$32,149 million at July 31, 2025, \$34,066 million at April 30, 2025, and \$29,321 million at January 31, 2025) 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)		Q1 2026											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
a	b	c	d	e	f	g	h	i	j	k	l		
1	Retail (total) of which:	-	-	-	-	-	-	-	-	745	-	-	745
2	Residential mortgage	-	-	-	-	-	-	-	-	512	-	-	512
3	Credit card	-	-	-	-	-	-	-	-	18	-	-	18
4	Auto loans/leases	-	-	-	-	-	-	-	-	44	-	-	44
5	Student loans	-	-	-	-	-	-	-	-	9	-	-	9
6	Other retail exposures	-	-	-	-	-	-	-	-	128	-	-	128
7	Re-securitisation	-	-	-	-	-	-	-	-	34	-	-	34
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	484	-	-	484
9	Loans to corporates	-	-	-	-	-	-	-	-	166	-	-	166
10	Commercial mortgage	-	-	-	-	-	-	-	-	266	-	-	266
11	Lease and receivables	-	-	-	-	-	-	-	-	40	-	-	40
12	Auto floorplan	-	-	-	-	-	-	-	-	1	-	-	1
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	11	-	-	11
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q4 2025											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
a	b	c	d	e	f	g	h	i	j	k	l		
1	Retail (total) of which:	-	-	-	-	-	-	-	-	636	-	-	636
2	Residential mortgage	-	-	-	-	-	-	-	-	416	-	-	416
3	Credit card	-	-	-	-	-	-	-	-	9	-	-	9
4	Auto loans/leases	-	-	-	-	-	-	-	-	87	-	-	87
5	Student loans	-	-	-	-	-	-	-	-	17	-	-	17
6	Other retail exposures	-	-	-	-	-	-	-	-	100	-	-	100
7	Re-securitisation	-	-	-	-	-	-	-	-	7	-	-	7
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	614	-	-	614
9	Loans to corporates	-	-	-	-	-	-	-	-	255	-	-	255
10	Commercial mortgage	-	-	-	-	-	-	-	-	288	-	-	288
11	Lease and receivables	-	-	-	-	-	-	-	-	55	-	-	55
12	Auto floorplan	-	-	-	-	-	-	-	-	4	-	-	4
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	12	-	-	12
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

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

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q3 2025															
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor							
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total				
a	b	c	d	e	f	g	h	i	j	k	l						
1	Retail (total) of which:	-	-	-	-	-	-	-	-	-	-	-	750	-	-	-	750
2	Residential mortgage	-	-	-	-	-	-	-	-	-	-	-	434	-	-	-	434
3	Credit card	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	13
4	Auto loans/leases	-	-	-	-	-	-	-	-	-	-	-	161	-	-	-	161
5	Student loans	-	-	-	-	-	-	-	-	-	-	-	28	-	-	-	28
6	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	95	-	-	-	95
7	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	19
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	-	-	-	543	-	-	-	543
9	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	199	-	-	-	199
10	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	242	-	-	-	242
11	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	71	-	-	-	71
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	17
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	14
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q2 2025															
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor							
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total				
a	b	c	d	e	f	g	h	i	j	k	l						
1	Retail (total) of which:	-	-	-	-	-	-	-	-	-	-	-	720	-	-	-	720
2	Residential mortgage	-	-	-	-	-	-	-	-	-	-	-	384	-	-	-	384
3	Credit card	-	-	-	-	-	-	-	-	-	-	-	45	-	-	-	45
4	Auto loans/leases	-	-	-	-	-	-	-	-	-	-	-	95	-	-	-	95
5	Student loans	-	-	-	-	-	-	-	-	-	-	-	50	-	-	-	50
6	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	117	-	-	-	117
7	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	29
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	-	-	-	550	-	-	-	550
9	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	161	-	-	-	161
10	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	300	-	-	-	300
11	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	66	-	-	-	66
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	9
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	14
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q1 2025															
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor							
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total				
a	b	c	d	e	f	g	h	i	j	k	l						
1	Retail (total) of which:	-	-	-	-	-	-	-	-	-	-	-	622	-	-	-	622
2	Residential mortgage	-	-	-	-	-	-	-	-	-	-	-	411	-	-	-	411
3	Credit card	-	-	-	-	-	-	-	-	-	-	-	37	-	-	-	37
4	Auto loans/leases	-	-	-	-	-	-	-	-	-	-	-	105	-	-	-	105
5	Student loans	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	14
6	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	35	-	-	-	35
7	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	20
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	-	-	-	601	-	-	-	601
9	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	169	-	-	-	169
10	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	375	-	-	-	375
11	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	56	-	-	-	56
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)		Q1 2026																
		Exposure values by RW bands (2)				Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap				
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	56,576	3,828	220	113	12	51,079	624	9,046	-	8,344	209	1,540	-	650	16	106	-
2	Traditional securitisation	25,535	3,576	220	113	12	19,786	624	9,046	-	3,600	209	1,540	-	271	16	106	-
3	Of which securitisation	25,535	3,576	220	113	12	19,786	624	9,046	-	3,600	209	1,540	-	271	16	106	-
4	Of which retail underlying	15,851	383	10	46	-	9,133	617	6,540	-	1,191	182	808	-	95	15	65	-
5	Of which STC	8,188	-	-	-	-	4,571	-	3,617	-	457	-	364	-	36	-	29	-
6	Of which wholesale	9,684	3,193	210	67	12	10,653	7	2,506	-	2,409	27	732	-	176	1	41	-
7	Of which STC	6,228	-	-	-	-	5,046	-	1,182	-	530	-	118	-	41	-	9	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	31,041	252	-	-	-	31,293	-	-	-	4,744	-	-	-	379	-	-	-
10	Of which securitisation	31,041	252	-	-	-	31,293	-	-	-	4,744	-	-	-	379	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	31,041	252	-	-	-	31,293	-	-	-	4,744	-	-	-	379	-	-	-
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 2025																
		Exposure values by RW bands (2)				Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap				
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	61,429	4,263	246	142	1	56,102	778	9,201	-	9,096	220	1,555	-	707	17	107	-
2	Traditional securitisation	25,821	4,263	246	142	1	20,494	778	9,201	-	3,838	220	1,555	-	286	17	107	-
3	Of which securitisation	25,821	4,263	246	142	1	20,494	778	9,201	-	3,838	220	1,555	-	286	17	107	-
4	Of which retail underlying	15,830	554	16	51	-	9,272	590	6,589	-	1,261	170	810	-	100	14	65	-
5	Of which STC	8,117	-	-	-	-	4,423	-	3,694	-	442	-	371	-	35	-	30	-
6	Of which wholesale	9,991	3,709	230	91	1	11,222	188	2,612	-	2,577	50	745	-	186	3	42	-
7	Of which STC	6,180	-	8	11	-	4,973	181	1,045	-	508	36	105	-	39	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	35,608	-	-	-	-	35,608	-	-	-	5,258	-	-	-	421	-	-	-
10	Of which securitisation	35,608	-	-	-	-	35,608	-	-	-	5,258	-	-	-	421	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	35,608	-	-	-	-	35,608	-	-	-	5,258	-	-	-	421	-	-	-
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)		Q3 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
1	Total exposures	72,588	4,393	242	126	1	67,136	764	9,450	-	10,347	216	1,591	-	815	17	110	-
2	Traditional securitisation	23,532	4,393	242	126	1	18,080	764	9,450	-	3,169	216	1,591	-	241	17	110	-
3	Of which securitisation	23,532	4,393	242	126	1	18,080	764	9,450	-	3,169	216	1,591	-	241	17	110	-
4	Of which retail underlying	13,869	742	16	51	-	7,166	588	6,924	-	984	169	864	-	78	14	69	-
5	Of which STC	7,805	-	-	-	-	4,174	-	3,631	-	417	-	366	-	32	-	29	-
6	Of which wholesale	9,663	3,651	226	75	1	10,914	176	2,526	-	2,185	47	727	-	163	3	41	-
7	Of which STC	6,013	-	7	11	-	4,857	169	1,005	-	490	34	101	-	38	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	49,056	-	-	-	-	49,056	-	-	-	7,178	-	-	-	574	-	-	-
10	Of which securitisation	49,056	-	-	-	-	49,056	-	-	-	7,178	-	-	-	574	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	49,056	-	-	-	-	49,056	-	-	-	7,178	-	-	-	574	-	-	-
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)		Q2 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
1	Total exposures	79,850	1,135	233	118	1	71,787	703	8,847	-	10,888	212	1,479	-	861	15	103	-
2	Traditional securitisation	26,439	1,135	233	118	1	18,376	703	8,847	-	3,065	212	1,479	-	235	15	103	-
3	Of which securitisation	26,439	1,135	233	118	1	18,376	703	8,847	-	3,065	212	1,479	-	235	15	103	-
4	Of which retail underlying	13,676	756	16	47	-	7,317	539	6,639	-	1,003	155	831	-	79	12	66	-
5	Of which STC	7,739	-	-	-	-	4,397	-	3,342	-	440	-	336	-	34	-	27	-
6	Of which wholesale	12,763	379	217	71	1	11,059	164	2,208	-	2,062	57	648	-	156	3	37	-
7	Of which STC	5,937	-	8	10	-	4,850	157	948	-	490	31	95	-	38	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	53,411	-	-	-	-	53,411	-	-	-	7,823	-	-	-	626	-	-	-
10	Of which securitisation	53,411	-	-	-	-	53,411	-	-	-	7,823	-	-	-	626	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	53,411	-	-	-	-	53,411	-	-	-	7,823	-	-	-	626	-	-	-
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 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
1	Total exposures	85,260	432	236	135	2	76,612	717	8,736	-	11,632	216	1,697	-	920	16	103	-
2	Traditional securitisation	26,908	389	236	135	2	18,217	717	8,736	-	2,973	216	1,697	-	227	16	103	-
3	Of which securitisation	26,908	389	236	135	2	18,217	717	8,736	-	2,973	216	1,697	-	227	16	103	-
4	Of which retail underlying	13,448	-	12	63	2	6,606	533	6,386	-	843	153	1,022	-	66	12	65	-
5	Of which STC	7,878	-	-	-	-	4,508	-	3,370	-	451	-	546	-	35	-	27	-
6	Of which wholesale	13,460	389	224	72	-	11,611	184	2,350	-	2,130	63	675	-	161	4	38	-
7	Of which STC	6,148	-	8	11	-	4,927	177	1,063	-	498	35	106	-	37	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	58,352	43	-	-	-	58,395	-	-	-	8,659	-	-	-	693	-	-	-
10	Of which securitisation	58,352	43	-	-	-	58,395	-	-	-	8,659	-	-	-	693	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	58,352	43	-	-	-	58,395	-	-	-	8,659	-	-	-	693	-	-	-
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)		Q1 2026																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	7,238	5	-	-	-	73	1,524	5,646	-	11	303	564	-	1	24	45	-
2	Traditional securitisation	7,238	5	-	-	-	73	1,524	5,646	-	11	303	564	-	1	24	45	-
3	Of which securitisation	7,238	5	-	-	-	73	1,524	5,646	-	11	303	564	-	1	24	45	-
4	Of which retail underlying	5,693	-	-	-	-	21	26	5,646	-	2	5	564	-	-	-	45	-
5	Of which STC	5,667	-	-	-	-	21	-	5,646	-	2	-	565	-	-	-	45	-
6	Of which wholesale	1,545	5	-	-	-	52	1,498	-	-	9	298	-	1	24	-	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q4 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	7,674	1	-	-	-	62	1,505	6,108	-	8	299	611	-	1	24	49	-
2	Traditional securitisation	7,674	1	-	-	-	62	1,505	6,108	-	8	299	611	-	1	24	49	-
3	Of which securitisation	7,674	1	-	-	-	62	1,505	6,108	-	8	299	611	-	1	24	49	-
4	Of which retail underlying	6,155	-	-	-	-	30	17	6,108	-	3	3	611	-	-	-	49	-
5	Of which STC	6,138	-	-	-	-	30	-	6,108	-	3	-	611	-	-	-	49	-
6	Of which wholesale	1,519	1	-	-	-	32	1,488	-	-	5	296	-	1	24	-	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes 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)		Q3 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	7,820	-	-	-	-	56	1,384	6,380	-	7	276	638	-	1	22	51	-
2	Traditional securitisation	7,820	-	-	-	-	56	1,384	6,380	-	7	276	638	-	1	22	51	-
3	Of which securitisation	7,820	-	-	-	-	56	1,384	6,380	-	7	276	638	-	1	22	51	-
4	Of which retail underlying	6,439	-	-	-	-	31	28	6,380	-	3	6	638	-	-	-	51	-
5	Of which STC	6,411	-	-	-	-	31	-	6,380	-	3	-	638	-	-	-	51	-
6	Of which wholesale	1,381	-	-	-	-	25	1,356	-	-	4	270	-	1	22	-	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q2 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	7,952	-	-	-	-	52	1,182	6,718	-	6	236	671	-	-	19	54	-
2	Traditional securitisation	7,952	-	-	-	-	52	1,182	6,718	-	6	236	671	-	-	19	54	-
3	Of which securitisation	7,952	-	-	-	-	52	1,182	6,718	-	6	236	671	-	-	19	54	-
4	Of which retail underlying	6,780	-	-	-	-	34	28	6,718	-	3	6	671	-	1	54	-	-
5	Of which STC	6,753	-	-	-	-	34	-	6,718	-	3	-	672	-	-	-	54	-
6	Of which wholesale	1,172	-	-	-	-	18	1,154	-	-	3	230	-	-	18	-	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q1 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	8,732	3	-	-	-	70	1,195	7,470	-	8	238	747	-	-	19	60	-
2	Traditional securitisation	8,732	3	-	-	-	70	1,195	7,470	-	8	238	747	-	-	19	60	-
3	Of which securitisation	8,732	3	-	-	-	70	1,195	7,470	-	8	238	747	-	-	19	60	-
4	Of which retail underlying	7,550	-	-	-	-	51	30	7,470	-	5	6	747	-	-	-	60	-
5	Of which STC	7,521	-	-	-	-	51	-	7,470	-	5	-	747	-	-	-	60	-
6	Of which wholesale	1,182	3	-	-	-	19	1,165	-	-	3	232	-	-	19	-	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes 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

	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
	Capital requirement in standardised approach				
	a				
(\$ millions)					
1 General interest rate risk	522	359	260	316	261
2 Equity risk	213	176	235	253	202
3 Commodity risk	97	71	50	41	78
4 Foreign exchange risk	69	64	150	136	62
5 Credit spread risk – non-securitisations	297	229	220	217	364
6 Credit spread risk – securitisations (non-correlation trading portfolio)	33	34	31	35	22
7 Credit spread risk – securitisation (correlation trading portfolio)	-	-	-	-	-
8 Crypto-asset risk (Group 2a)	11	n.a.	n.a.	n.a.	n.a.
9 Default risk – non-securitisations	76	186	151	155	143
10 Default risk – securitisations (non-correlation trading portfolio)	197	206	227	243	219
11 Default risk – securitisations (correlation trading portfolio)	-	-	-	-	-
12 Residual risk add-on	209	168	162	158	147
13 Total	1,724	1,493	1,486	1,554	1,498

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

(\$ millions)	LINE					
	#	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Market Risk RWA, beginning of quarter	1	18,672	18,581	19,421	18,729	17,797
Movement in risk levels (1)	2	3,187	91	(840)	692	932
Model updates (2)	3	-	-	-	-	-
Methodology and policy (3)	4	(325)	-	-	-	-
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	21,534	18,672	18,581	19,421	18,729

(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					
	#	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Operational Risk RWA, beginning of quarter	1	52,264	52,830	51,483	52,788	52,780
Business growth (1)	2	1,864	(998)	1,556	(1,881)	593
Methodology and policy	3	-	-	-	-	-
Acquisitions and disposals (2)	4	400	-	-	-	-
Movement in risk levels (3)	5	(388)	432	(209)	576	(585)
Operational Risk RWA, end of quarter	6	54,140	52,264	52,830	51,483	52,788

(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.

CAE1: CRYPTO-ASSET EXPOSURES AND CAPITAL REQUIREMENTS FOR D-SIBS USING THE COMPREHENSIVE APPROACH

(\$ millions)		Q1 2026						
		Credit risk			Market risk (1)			Capital deduction
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	
		a	b	c	d	e	f	g
1	Group 1a	-	-	-	-	-	-	-
2	Group 1b	-	-	-	-	-	-	-
3	Group 2a	-	-	-	24	23	10	-
3.i	Of which: Crypto-asset Bitcoin	-	-	-	8	8	3	-
3.ii	Of which: Crypto-asset CCCX	-	-	-	1	-	1	-
3.iii	Of which: Crypto-asset CMCX	-	-	-	-	-	-	-
3.iv	Of which: Crypto-asset ETC	-	-	-	-	-	-	-
3.v	Of which: Crypto-asset Ether	-	-	-	10	10	4	-
3.vi	Of which: Crypto-asset Solana	-	-	-	-	-	-	-
3.vii	Of which: Crypto-asset XRP	-	-	-	5	5	2	-
4	Group 2b	-	-	-	-	-	-	-
5	Total	-	-	-	24	23	10	-

(1) The long/short positions are reported based on aggregated long/short position of a given crypto asset from a given exchange.

Crypto-assets Definitions

Group 1a - Crypto assets that digitally represent traditional financial instruments (e.g., bonds, loans, deposits, commodities) using distributed ledger the same legal rights and risks as the non tokenized version.

Group 1b - Crypto assets with an effective and ongoing stabilization mechanism designed to maintain a stable value relative to a specified reference asset or pool of assets.

Group 2a - Crypto assets that do not meet Group 1 classification conditions, but meet OSFI's hedging recognition criteria.

Group 2b - All other crypto assets that fail both the Group 1 classification conditions and the Group 2a hedging recognition criteria.

Refer to OSFI's Capital and Liquidity Treatment of Crypto-asset Exposures (Banking) Guideline for more details.

CAE2: ACCOUNTING CLASSIFICATION OF CRYPTO-ASSET AND CRYPTO-LIABILITIES

(\$ millions)		Q1 2026				
		Carrying values as reported in published financial statements (a) & Carrying values under scope of regulatory consolidation (b)	Comprehensive approach			
			Group 1a	Group 1b	Group 2a	Group 2b
			a & b	c	d	e
Assets						
	Securities	245	-	-	245	-
	Securities borrowed or purchased under resale agreements	45	-	-	45	-
	Derivative instruments	18	-	-	18	-
Total assets		308	-	-	308	-
Liabilities						
	Derivative instruments	-	-	-	-	-
	Securities sold but not yet purchased	67	-	-	67	-
	Securities lent or sold under repurchase agreements	2	-	-	2	-
Total liabilities		69	-	-	69	-

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

Q1 2026				
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)	252,933	61,130	314,063	504,113
2 Counterparty credit risk	12,956	987	13,943	38,428
3 Credit valuation adjustment		4,338	4,338	4,338
4 Securitisation exposures in the banking book	8,139	2,388	10,527	17,598
5 Market risk	-	21,534	21,534	21,534
6 Operational risk		54,140	54,140	54,140
7 Residual RWA (2)		23,512	23,512	23,511
8 Total	274,028	168,029	442,057	663,662

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

Q4 2025				
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)	250,310	63,670	313,980	503,832
2 Counterparty credit risk	12,489	1,044	13,533	36,241
3 Credit valuation adjustment		4,347	4,347	4,347
4 Securitisation exposures in the banking book	8,847	2,459	11,306	20,107
5 Market risk	-	18,672	18,672	18,672
6 Operational risk		52,264	52,264	52,264
7 Residual RWA (2)		23,843	23,843	23,842
8 Total	271,646	166,299	437,945	659,305

(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 amounts below the thresholds for capital deduction that are subject to 250% risk weight.

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

Q3 2025				
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)	240,888	64,798	305,686	487,432
2 Counterparty credit risk	11,269	1,000	12,269	33,596
3 Credit valuation adjustment		4,559	4,559	4,559
4 Securitisation exposures in the banking book	10,196	2,499	12,695	17,625
5 Market risk	-	18,581	18,581	18,581
6 Operational risk		52,830	52,830	52,830
7 Residual RWA (2)		23,514	23,514	23,513
8 Total	262,353	167,781	430,134	638,136

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

Q2 2025				
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)	234,773	66,614	301,387	485,071
2 Counterparty credit risk	10,943	937	11,880	32,054
3 Credit valuation adjustment		5,036	5,036	5,036
4 Securitisation exposures in the banking book	10,758	2,392	13,150	18,763
5 Market risk	-	19,421	19,421	19,421
6 Operational risk		51,483	51,483	51,483
7 Residual RWA (2)		22,709	22,709	22,709
8 Total	256,474	168,592	425,066	634,537

(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 amounts below the thresholds for capital deduction that are subject to 250% risk weight.

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

Q1 2025				
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)	236,467	71,675	308,142	498,208
2 Counterparty credit risk	11,010	931	11,941	31,849
3 Credit valuation adjustment		4,772	4,772	4,772
4 Securitisation exposures in the banking book	11,505	2,471	13,976	20,721
5 Market risk	-	18,729	18,729	18,729
6 Operational risk		52,788	52,788	52,788
7 Residual RWA (2)		23,596	23,596	23,596
8 Total	258,982	174,962	433,944	650,663

(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 amounts below the thresholds for capital deduction that are subject to 250% risk weight.

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

(\$ millions)		Q1 2026			
		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	3,142	302	3,444	2,584
1a	Of which: categorised as MDB/PSE in SA	2,731	302	3,033	2,452
2	Banks and other financial institutions	2,624	-	2,624	5,216
3	Covered Bonds	-	-	-	-
4	Equity	-	4,794	4,794	4,794
5	Purchased receivables	150	264	414	820
6	Corporates	157,851	18,606	176,457	300,467
6a	Of which: F-IRB is applied	74,993	-	74,993	159,079
6b	Of which: A-IRB is applied	82,858	-	82,858	122,781
7	Retail	60,432	18,786	79,218	117,725
7a	Of which: qualifying revolving retail	17,158	373	17,531	16,905
7b	Of which: other retail	17,448	13,967	31,415	32,628
7c	Of which: retail residential mortgages	25,826	4,446	30,272	68,192
8	Specialised lending	28,734	5,965	34,699	60,094
8a	Of which: income-producing real estate and high volatility commercial real estate	26,356	5,965	32,321	54,931
9	Others	-	12,413	12,413	12,413
10	Total	252,933	61,130	314,063	504,113

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

(\$ millions)		Q4 2025			
		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	5,026	313	5,340	2,621
1a	Of which: categorised as MDB/PSE in SA	4,607	313	4,920	2,476
2	Banks and other financial institutions	2,443	-	2,443	4,801
3	Covered Bonds	-	-	-	-
4	Equity	-	4,925	4,925	4,925
5	Purchased receivables	142	305	447	843
6	Corporates	157,154	20,357	177,511	301,461
6a	Of which: F-IRB is applied	72,806	-	72,806	160,671
6b	Of which: A-IRB is applied	84,348	-	84,348	120,433
7	Retail	57,720	19,447	77,167	118,737
7a	Of which: qualifying revolving retail	14,696	392	15,088	16,481
7b	Of which: other retail	16,223	14,364	30,587	33,528
7c	Of which: retail residential mortgages	26,801	4,691	31,492	68,728
8	Specialised lending	27,824	6,643	34,467	58,764
8a	Of which: income-producing real estate and high volatility commercial real estate	25,408	6,643	32,051	53,677
9	Others	-	11,680	11,680	11,680
10	Total	250,310	63,670	313,980	503,832

(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)		Q3 2025			
		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	5,091	167	5,258	2,638
1a	Of which: categorised as MDB/PSE in SA	4,756	167	4,923	2,524
2	Banks and other financial institutions	2,443	-	2,443	5,162
3	Covered Bonds	-	-	-	-
4	Equity	-	4,711	4,711	4,711
5	Purchased receivables	170	342	512	943
6	Corporates	150,047	21,385	171,432	288,441
6a	Of which: F-IRB is applied	70,353	-	70,353	152,378
6b	Of which: A-IRB is applied	79,695	-	79,695	114,678
7	Retail	56,624	19,295	75,919	118,293
7a	Of which: qualifying revolving retail	14,419	397	14,816	16,755
7b	Of which: other retail	16,602	13,514	30,116	33,097
7c	Of which: retail residential mortgages	25,602	5,384	30,986	68,441
8	Specialised lending	26,513	7,392	33,905	55,738
8a	Of which: income-producing real estate and high volatility commercial real estate	24,354	7,392	31,746	51,267
9	Others	-	11,506	11,506	11,506
10	Total	240,888	64,798	305,686	487,432

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

(\$ millions)		Q2 2025			
		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	5,024	160	5,184	2,654
1a	Of which: categorised as MDB/PSE in SA	4,712	160	4,872	2,532
2	Banks and other financial institutions	2,355	-	2,355	4,796
3	Covered Bonds	-	-	-	-
4	Equity	-	4,428	4,428	4,428
5	Purchased receivables	184	357	541	917
6	Corporates	146,456	22,532	168,988	287,889
6a	Of which: F-IRB is applied	68,357	-	68,357	150,020
6b	Of which: A-IRB is applied	78,099	-	78,099	115,337
7	Retail	55,597	19,286	74,883	117,332
7a	Of which: qualifying revolving retail	13,733	407	14,140	16,551
7b	Of which: other retail	16,499	13,859	30,358	33,375
7c	Of which: retail residential mortgages	25,365	5,021	30,386	67,406
8	Specialised lending	25,157	7,833	32,990	55,037
8a	Of which: income-producing real estate and high volatility commercial real estate	23,042	7,833	30,875	50,938
9	Others	-	12,018	12,018	12,018
10	Total	234,773	66,614	301,387	485,071

(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)		Q1 2025			
		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	4,910	215	5,125	2,822
1a	Of which: categorised as MDB/PSE in SA	4,574	215	4,789	2,636
2	Banks and other financial institutions	2,890	6	2,896	5,990
3	Covered Bonds	-	-	-	-
4	Equity	-	4,579	4,579	4,579
5	Purchased receivables	217	508	725	1,138
6	Corporates	147,331	25,358	172,689	298,859
6a	Of which: F-IRB is applied	69,042	-	69,042	157,422
6b	Of which: A-IRB is applied	78,289	-	78,289	116,080
7	Retail	56,313	20,355	76,668	119,569
7a	Of which: qualifying revolving retail	13,964	553	14,517	16,911
7b	Of which: other retail	17,153	14,456	31,609	34,851
7c	Of which: retail residential mortgages	25,196	5,346	30,542	67,807
8	Specialised lending	24,806	8,358	33,164	52,955
8a	Of which: income-producing real estate and high volatility commercial real estate	22,931	8,358	31,289	49,027
9	Others	-	12,296	12,296	12,296
10	Total	236,467	71,675	308,142	498,208

(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 #	Q1 2026						Q4 2025					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.20%	0.82%	32.23%	23.48%	1,512	1,392	1.13%	0.85%	32.38%	15.81%	2,349	2,075
Sovereign	2	0.36%	-	15.41%	-	-	-	0.36%	-	15.00%	-	-	-
Bank	3	0.29%	-	41.49%	-	-	-	0.26%	-	41.58%	-	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.70%	0.57%	13.86%	2.33%	-	-	0.74%	0.57%	13.36%	2.08%	-	-
HELOCs	5	0.25%	0.21%	27.93%	10.30%	102	97	0.29%	0.21%	26.54%	9.69%	109	106
Qualifying revolving retail (QRR)	6	1.91%	2.04%	87.88%	81.98%	1,512	1,427	1.76%	2.04%	85.17%	81.13%	1,470	1,417
Other retail (excl. SMEs)	7	5.33%	5.41%	88.07%	85.03%	45	45	4.65%	5.20%	86.02%	84.37%	41	43
Retail SMEs	8	2.64%	2.36%	75.47%	66.25%	218	200	2.14%	2.42%	75.42%	67.04%	230	215

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q3 2025						Q2 2025					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.09%	0.84%	32.51%	6.52%	2,711	2,297	1.08%	0.86%	33.42%	5.82%	3,189	2,471
Sovereign	2	0.35%	-	15.15%	-	-	-	0.33%	-	15.16%	-	-	-
Bank	3	0.27%	-	43.23%	-	-	-	0.25%	-	42.40%	-	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.76%	0.51%	13.13%	1.97%	-	-	0.75%	0.53%	13.07%	1.75%	-	-
HELOCs	5	0.29%	0.21%	29.63%	8.70%	103	101	0.28%	0.21%	28.35%	9.10%	102	101
Qualifying revolving retail (QRR)	6	1.73%	1.99%	84.46%	76.72%	1,386	1,349	1.56%	1.92%	84.59%	76.50%	1,296	1,273
Other retail (excl. SMEs)	7	4.91%	5.10%	86.16%	83.34%	39	42	4.88%	4.92%	79.38%	80.23%	35	38
Retail SMEs	8	2.14%	2.44%	75.05%	65.35%	213	198	2.18%	2.46%	74.65%	65.14%	208	195

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q1 2025					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale							
Corporate	1	1.05%	0.88%	34.13%	4.30%	3,467	2,677
Sovereign	2	0.32%	-	15.22%	-	-	-
Bank	3	0.24%	-	42.44%	-	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.75%	0.50%	13.89%	1.73%	-	-
HELOCs	5	0.30%	0.21%	27.60%	7.44%	97	96
Qualifying revolving retail (QRR)	6	1.49%	1.82%	84.75%	76.30%	1,205	1,186
Other retail (excl. SMEs)	7	4.77%	4.89%	80.00%	82.90%	34	37
Retail SMEs	8	2.18%	2.47%	80.19%	66.52%	205	197

(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. LGD actual is based on all resolved facilities in past 12 months.

(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. 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.

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, defined benefit pension fund 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 fair value adjustments to capture counterparty credit risk in our derivative valuations.

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

Exposure at Default (EAD): Represents an estimate of the outstanding amount of a credit exposure at the time a default may occur. EAD for undrawn and other off-balance sheet are estimated using Credit Conversion Factors (CCFs).

Expected Loss (EL): A measure of the loss that is expected to incur in the normal course of business in a given period of time. EL is calculated as a function of PD, EAD and LGD.

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.

Loss Given Default (LGD): A measure of economic loss, such as 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 over a one-year time horizon.

Qualifying Central Counterparty (QCCP): A Qualifying Central Counterparty 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 adjusted by a regulatory risk-weighted factor to a comparable risk level, in accordance with guidelines issued by OSFI.

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.