



2009

Supplementary Financial Information



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

Restatement of Prior Periods**Changes**

Periodically, certain business lines or units within business lines are transferred between client groups to more closely align BMO's organizational structure and its strategic priorities. All comparative figures are reclassified to reflect these transfers. At the beginning of the year, the Banking Groups non-interest expenses were restated for comparative purposes to reflect the allocation method adopted last year. Capital balances and allocations were also reclassified to reflect the Basel II methodology, with no impact at Total Bank.

Organizational Changes

Effective in the third quarter of 2009, all of our insurance operations operate within Private Client Group (PCG) and the results of our term deposits business are reflected in Personal and Commercial Banking Canada rather than PCG. Prior periods have been restated to reflect this reclassification.

Reclassification of Securities Borrowed or Purchased Under Resale Agreements

Commencing in Fiscal 2009, securities borrowed or purchased under resale agreements are no longer reported within the loan category, but are shown separately on the balance sheet. Securities borrowed or purchased under resale agreements are also excluded from loan and credit performance measures. This presentation has been applied retroactively.

Taxable Equivalent Basis

BMO analyzes consolidated revenues on a reported basis. However, like many banks, BMO analyzes revenue of operating groups and ratios computed using revenue, on a taxable equivalent basis (teb). This basis includes an adjustment that increases GAAP revenues and the GAAP provision for income taxes by an amount that would raise revenues on certain tax-exempt securities to a level equivalent to amounts that would incur tax at the statutory rate. The effective income tax rate is also analyzed on a taxable equivalent basis for consistency of approach. The offset to the group teb adjustments is reflected in Corporate Services.

Use of this Document

Information in this document is supplementary to the Bank's third quarter Press Release, MD&A, Financial Statements, and the 2008 Annual Report and should be read in conjunction with those documents.

Additional financial information is also available throughout the slide presentations for the Strategic Update, Financial Review and Risk Review, as well as the Conference Call Webcast. These 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 available.

Items indicated n.a. were not applicable.

Refer to the "GAAP and Related Non-GAAP Measures used in the MD&A" section of Management's Discussion and Analysis for an explanation of cash results, reporting on a taxable equivalent basis (teb) and net economic profit. Securities regulators require that companies caution readers that earnings and other measures adjusted to a basis other than generally accepted accounting principles (GAAP) do not have standardized meanings under GAAP and are unlikely to be comparable to similar measures used by other companies.

For information on accounting changes, please refer to the section of our third quarter Press Release entitled "Accounting Changes".

Change in Accounting Policy

On November 1, 2008, we adopted the Canadian Institute of Chartered Accountants' ("CICA's") new accounting requirements for goodwill and intangible assets. We have restated prior periods' financial statements for this change. The new rules required us to reclassify certain computer software from premises and equipment to intangible assets.

Future Changes in Accounting Standards

On August 20, 2009, the CICA released new accounting requirements relating to the classification and measurement of financial assets which are effective for the Bank in the fourth quarter of 2009. The new standard requires that we reclassify available-for-sale and trading debt securities to loans and receivables when there is no active market and that certain loans with an active market be reclassified to available-for-sale securities. Impairment on the reclassified debt securities will be calculated in a manner consistent with our loan portfolio, based on our assessment of the recoverability of principal and interest. Reclassifications will be made as of November 1, 2008 and as a result, other than temporary impairment charges that do not reflect credit losses recorded in the nine months ended July 31, 2009 will be reversed. We do not expect the adoption of this accounting standard to have a material impact on our results.

FINANCIAL HIGHLIGHTS

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007

Income Statement Information

Total revenues	2,978	2,655	2,442	2,813	2,746	2,620	2,026	2,200	2,555	8,075	7,392	10,205	9,349
Provision for credit losses (PCL)	417	372	428	465	484	151	230	151	91	1,217	865	1,330	353
Non-interest expense	1,873	1,888	1,841	1,818	1,782	1,680	1,614	1,655	1,659	5,602	5,076	6,894	6,601
Provision for income taxes	112	18	(71)	(49)	(59)	128	(91)	(77)	127	59	(22)	(71)	189
Net income	557	358	225	560	521	642	255	452	660	1,140	1,418	1,978	2,131
Net economic profit (loss)	79	(87)	(219)	145	122	266	(127)	71	280	(227)	261	405	603

Profitability Measures

Basic earnings per share	\$0.97	\$0.61	\$0.39	\$1.06	\$1.00	\$1.25	\$0.48	\$0.89	\$1.30	\$1.97	\$2.73	\$3.79	\$4.18
Diluted earnings per share	\$0.97	\$0.61	\$0.39	\$1.06	\$0.98	\$1.25	\$0.47	\$0.87	\$1.28	\$1.97	\$2.70	\$3.76	\$4.11
Return on equity	12.1 %	8.1 %	4.9 %	14.0 %	13.5 %	17.9 %	6.7 %	12.2 %	18.0 %	8.5 %	12.7 %	13.0 %	14.4 %
Return on average assets	0.52 %	0.32 %	0.19 %	0.54 %	0.52 %	0.66 %	0.26 %	0.48 %	0.72 %	0.34 %	0.48 %	0.50 %	0.59 %
Return on average risk-weighted assets - Basel II	1.26 %	0.75 %	0.46 %	1.19 %	1.13 %	1.39 %	0.57 %	n.a.	n.a.	0.81 %	1.03 %	1.07 %	n.a.
Non-interest expense-to-revenue ratio	62.9 %	71.1 %	75.4 %	64.6 %	64.9 %	64.1 %	79.7 %	75.2 %	64.9 %	69.4 %	68.7 %	67.6 %	70.6 %
Net interest margin													
on average assets	1.38 %	1.19 %	1.14 %	1.37 %	1.29 %	1.21 %	1.23 %	1.26 %	1.35 %	1.23 %	1.24 %	1.28 %	1.34 %
on average earning assets	1.74 %	1.55 %	1.51 %	1.71 %	1.58 %	1.47 %	1.45 %	1.47 %	1.60 %	1.60 %	1.50 %	1.55 %	1.59 %
PCL-to-average net loans and acceptances	0.94 %	0.79 %	0.90 %	1.01 %	1.10 %	0.35 %	0.55 %	0.36 %	0.22 %	0.88 %	0.67 %	0.76 %	0.21 %
Effective tax rate	16.39 %	4.42 %	(41.01)%	(9.24)%	(12.17)%	16.27 %	(50.30)%	(19.33)%	15.68 %	4.72 %	(1.49)%	(3.56)%	7.89 %

Balance Sheet Information

Total assets	415,361	432,245	443,174	416,050	375,047	375,158	376,825	366,524	359,154	415,361	375,047	416,050	366,524
Average assets	422,517	460,610	463,003	409,059	395,873	394,069	391,359	375,885	365,335	448,579	393,765	397,609	360,575
Average earning assets	334,894	352,937	348,542	328,687	322,047	323,605	332,804	321,747	307,878	345,370	326,171	326,803	304,471
Average common shareholders' equity	17,169	16,778	16,221	15,153	14,784	14,274	14,226	14,273	14,371	16,721	14,429	14,612	14,506
Gross impaired loans (GIL) and acceptances	2,913	2,972	2,666	2,387	1,798	1,820	1,347	720	618	2,913	1,798	2,387	720
Allowance for credit losses (ACL)	1,803	1,825	1,741	1,747	1,494	1,336	1,227	1,055	1,045	1,803	1,494	1,747	1,055

Balance Sheet Measures

Cash and securities-to-total assets ratio	30.0%	28.2%	28.2%	29.1%	29.6%	29.6%	30.7%	33.1%	31.0%	30.0%	29.6%	29.1%	33.1%
GIL-to-gross loans and acceptances	1.66%	1.64%	1.39%	1.26%	1.01%	1.05%	0.79%	0.44%	0.36%	1.66%	1.01%	1.26%	0.44%
GIL-to-equity and allowance for credit losses	12.75%	12.95%	11.91%	11.34%	9.09%	9.54%	7.46%	4.07%	3.49%	12.75%	9.09%	11.34%	4.07%
Tier 1 capital ratio - Basel II	11.71%	10.70%	10.21%	9.77%	9.90%	9.42%	9.48%	n.a.	n.a.	11.71%	9.90%	9.77%	n.a.
Total capital ratio - Basel II	14.32%	13.20%	12.87%	12.17%	12.29%	11.64%	11.26%	n.a.	n.a.	14.32%	12.29%	12.17%	n.a.

Cash-Based Statistical Information

Basic earnings per share	\$0.98	\$0.63	\$0.41	\$1.08	\$1.01	\$1.27	\$0.50	\$0.90	\$1.32	\$2.02	\$2.78	\$3.86	\$4.25
Diluted earnings per share	\$0.98	\$0.63	\$0.40	\$1.08	\$1.00	\$1.26	\$0.49	\$0.89	\$1.30	\$2.01	\$2.75	\$3.83	\$4.18
Return on equity	12.3 %	8.4 %	5.2 %	14.3 %	13.7 %	18.1 %	6.9 %	12.5 %	18.2 %	8.7 %	12.9 %	13.3 %	14.7 %
Operating leverage	3.2 %	(11.0)%	6.4 %	18.0 %	0.0 %	(0.7)%	1.5 %	(13.2)%	(4.2)%	(1.2)%	0.7 %	4.7 %	(10.3)%
Non-interest expense-to-revenue ratio	62.5 %	70.7 %	75.0 %	64.2 %	64.5 %	63.8 %	79.2 %	74.7 %	64.5%	69.0%	68.2%	67.1%	70.1%
Non-interest expense growth	5.2 %	12.3 %	14.1 %	9.9 %	7.5 %	4.3 %	(3.5)%	2.6 %	3.6 %	10.4 %	2.7 %	4.5 %	3.9 %
Return on average assets	0.53%	0.33%	0.20%	0.55%	0.53%	0.67%	0.27%	0.49%	0.73%	0.35%	0.49%	0.51%	0.60%
Net income	566	368	233	570	530	650	263	461	670	1,167	1,443	2,013	2,169

FINANCIAL HIGHLIGHTS


(\$ millions except as noted)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Dividend Information													
Dividends declared per share	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.68	\$2.10	\$2.10	\$2.80	\$2.71
Dividends paid per share	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.68	\$0.68	\$2.10	\$2.10	\$2.80	\$2.63
Common dividends	384	382	378	355	353	352	350	348	340	1,144	1,055	1,410	1,353
Preferred dividends	33	26	23	25	19	14	15	12	9	82	48	73	43
Dividend yield	5.18%	7.09%	8.42%	6.51%	5.84%	5.59%	4.93%	4.44%	4.08%	5.18%	5.84%	6.51%	4.30%
Dividend payout ratio	73.2%	115.0%	187.1%	66.2%	70.3%	56.1%	145.7%	79.3%	52.2%	108.1%	77.0%	74.0%	64.8%
Share Information													
Share price													
high	\$54.05	\$41.03	\$44.88	\$51.74	\$52.31	\$58.78	\$63.44	\$67.17	\$71.35	\$54.05	\$63.44	\$63.44	\$72.75
low	\$38.86	\$24.05	\$29.60	\$35.65	\$37.60	\$38.00	\$51.35	\$60.21	\$66.59	\$24.05	\$37.60	\$35.65	\$60.21
close	\$54.02	\$39.50	\$33.25	\$43.02	\$47.94	\$50.10	\$56.75	\$63.00	\$66.59	\$54.02	\$47.94	\$43.02	\$63.00
Book value per share	\$31.26	\$32.22	\$32.18	\$32.02	\$30.15	\$29.71	\$28.64	\$28.29	\$28.81	\$31.26	\$30.15	\$32.02	\$28.29
Number of common shares outstanding (000's)													
end of period	548,462	545,046	539,742	504,575	504,445	503,435	499,407	498,563	498,944	548,462	504,445	504,575	498,563
average basic	547,134	543,634	520,020	503,004	504,124	502,054	499,067	498,379	499,793	536,855	501,746	502,062	499,950
average diluted	549,968	544,327	523,808	506,591	508,032	506,638	505,572	506,173	507,913	538,332	506,732	506,697	508,614
Total market value of common shares	29,628	21,529	17,946	21,707	24,183	25,222	28,341	31,409	33,225	29,628	24,183	21,707	31,409
Market-to-book value ratio	1.73	1.23	1.03	1.34	1.59	1.69	1.98	2.23	2.31	1.73	1.59	1.34	2.23
Price-to-earnings multiple	17.8	13.0	9.0	11.4	13.4	12.9	14.5	15.3	14.5	17.8	13.4	11.4	15.3
Total shareholder return													
twelve month	21.4 %	(15.2)%	(37.7)%	(27.9)%	(24.4)%	(24.6)%	(15.6)%	(5.8)%	8.0 %	21.4 %	(24.4)%	(27.9)%	(5.8)%
five-year average	4.0 %	(1.2)%	(6.9)%	0.9 %	5.1 %	8.2 %	10.1 %	14.2 %	17.2 %	4.0 %	5.1 %	0.9 %	14.2 %
Growth-Based Statistical Information													
Diluted earnings per share growth	(1.0)%	(51.2)%	(17.0)%	21.8 %	(23.4)%	(3.1)%	(29.9)%	(35.6)%	(7.2)%	(27.0)%	(16.7)%	(8.5)%	(20.2)%
Diluted cash earnings per share growth	(2.0)%	(50.0)%	(18.4)%	21.3 %	(23.1)%	(3.8)%	(27.9)%	(35.0)%	(7.1)%	(26.9)%	(16.4)%	(8.4)%	(20.1)%
Net economic profit growth	(35.1)%	(100+)	(71.8)%	100+	(56.5)%	(7.9)%	(100+)	(78.1)%	(19.8)%	(100+)	(51.0)%	(32.8)%	(51.0)%
Operating leverage	3.3 %	(11.1)%	6.4 %	18.0 %	0.1 %	(0.5)%	1.5 %	(13.2)%	(4.2)%	(1.2)%	0.8 %	4.8 %	(10.3)%
Revenue growth	8.4 %	1.3 %	20.5 %	27.9 %	7.5 %	3.6 %	(2.0)%	(10.6)%	(0.6)%	9.2 %	3.4 %	9.2 %	(6.4)%
Non-interest expense growth	5.1 %	12.4 %	14.1 %	9.9 %	7.4 %	4.1 %	(3.5)%	2.6 %	3.6 %	10.4 %	2.6 %	4.4 %	3.9 %
Net income growth	6.9 %	(44.3)%	(11.7)%	23.9 %	(21.1)%	(4.3)%	(26.8)%	(35.0)%	(7.1)%	(19.6)%	(15.5)%	(7.2)%	(20.0)%
Other Statistical Information													
Cost of equity	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %
Prime rate													
average Canadian	2.25 %	2.66 %	3.66 %	4.61 %	4.75 %	5.39 %	6.07 %	6.25 %	6.06 %	2.85 %	5.40 %	5.21 %	6.08 %
average U.S.	3.25 %	3.25 %	3.62 %	4.85 %	5.00 %	5.63 %	7.27 %	8.01 %	8.25 %	3.37 %	5.97 %	5.69 %	8.19 %
Exchange rate													
as at Cdn/U.S. dollar	1.0775	1.1930	1.2265	1.2045	1.0240	1.0072	1.0038	0.9447	1.0668	1.0775	1.0240	1.2045	0.9447
average Cdn/U.S. dollar	1.1102	1.2417	1.2271	1.1107	1.0122	1.0065	0.9984	0.9986	1.0673	1.1925	1.0057	1.0321	1.0926
Additional Bank Information													
Number of full-time equivalent employees													
Canada	29,430	29,635	29,842	29,529	29,836	29,372	29,325	28,944	29,064	29,430	29,836	29,529	28,944
United States	6,842	6,979	7,070	7,256	7,230	7,227	6,638	6,595	6,618	6,842	7,230	7,256	6,595
Other	322	310	311	288	299	302	292	288	278	322	299	288	288
Total	36,594	36,924	37,223	37,073	37,365	36,901	36,255	35,827	35,960	36,594	37,365	37,073	35,827
Number of bank branches													
Canada	903	915	979	983	984	983	982	977	965	903	984	983	977
United States	290	290	290	292	287	286	244	243	242	290	287	292	243
Other	5	5	5	5	5	4	4	4	4	5	5	5	4
Total	1,198	1,210	1,274	1,280	1,276	1,273	1,230	1,224	1,211	1,198	1,276	1,280	1,224
Number of automated banking machines													
Canada	2,029	2,027	2,027	2,026	2,010	2,003	1,988	1,978	1,954	2,029	2,010	2,026	1,978
United States	638	634	630	640	647	647	602	583	585	638	647	640	583
Total	2,667	2,661	2,657	2,666	2,657	2,650	2,590	2,561	2,539	2,667	2,657	2,666	2,561
Credit rating													
DBRS	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA
Fitch	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1
Standard and Poor's	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+

**TOTAL BANK CONSOLIDATED
SUMMARY INCOME STATEMENTS
AND HIGHLIGHTS**

	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	YTD 2009	YTD 2008	Fiscal 2008	Fiscal 2007
(\$ millions except as noted)													
Net interest income	1,466	1,335	1,327	1,409	1,282	1,171	1,210	1,192	1,244	4,128	3,663	5,072	4,829
Non-interest revenue	1,512	1,320	1,115	1,404	1,464	1,449	816	1,008	1,311	3,947	3,729	5,133	4,520
Total revenues	2,978	2,655	2,442	2,813	2,746	2,620	2,026	2,200	2,555	8,075	7,392	10,205	9,349
Provision for credit losses	417	372	428	465	484	151	230	151	91	1,217	865	1,330	353
Net interest income and non-interest revenue	2,561	2,283	2,014	2,348	2,262	2,469	1,796	2,049	2,464	6,858	6,527	8,875	8,996
Non-interest expense	1,883	1,888	1,841	1,826	1,782	1,680	1,614	1,631	1,659	5,612	5,076	6,902	6,442
Restructuring charge (reversal)	(10)	-	-	(8)	-	-	-	24	-	(10)	-	(8)	159
Total non-interest expense	1,873	1,888	1,841	1,818	1,782	1,680	1,614	1,655	1,659	5,602	5,076	6,894	6,601
Income before taxes and non-controlling interest in subsidiaries	688	395	173	530	480	789	182	394	805	1,256	1,451	1,981	2,395
Provision for income taxes	112	18	(71)	(49)	(59)	128	(91)	(77)	127	59	(22)	(71)	189
Non-controlling interest in subsidiaries	19	19	19	19	18	19	18	19	18	57	55	74	75
Net income	557	358	225	560	521	642	255	452	660	1,140	1,418	1,978	2,131
Amortization of intangible assets, net of income tax	9	10	8	10	9	8	8	9	10	27	25	35	38
Cash net income	566	368	233	570	530	650	263	461	670	1,167	1,443	2,013	2,169
Operating leverage	3.3 %	(11.1)%	6.4 %	18.0 %	0.1 %	(0.5)%	1.5 %	(13.2)%	(4.2)%	(1.2)%	0.8 %	4.8 %	(10.3)%
Cash operating leverage	3.2 %	(11.0)%	6.4 %	18.0 %	0.0 %	(0.7)%	1.5 %	(13.2)%	(4.2)%	(1.2)%	0.7 %	4.7 %	(10.3)%
Revenue growth	8.4 %	1.3 %	20.5 %	27.9 %	7.5 %	3.6 %	(2.0)%	(10.6)%	(0.6)%	9.2 %	3.4 %	9.2 %	(6.4)%
Non-interest expense growth	5.1 %	12.4 %	14.1 %	9.9 %	7.4 %	4.1 %	(3.5)%	2.6 %	3.6 %	10.4 %	2.6 %	4.4 %	3.9 %
Cash non-interest expense growth	5.2 %	12.3 %	14.1 %	9.9 %	7.5 %	4.3 %	(3.5)%	2.6 %	3.6 %	10.4 %	2.7 %	4.5 %	3.9 %

U.S. Segment Information (Canadian GAAP / \$CAD equivalent)

Net interest income	380	425	425	365	285	247	213	222	219	1,230	745	1,110	923
Non-interest revenue	287	265	367	313	293	287	289	374	188	919	869	1,182	589
Total revenues	667	690	792	678	578	534	502	596	407	2,149	1,614	2,292	1,512
Provision for credit losses	243	245	317	269	452	73	148	63	33	805	673	942	100
Net interest income and non-interest revenue	424	445	475	409	126	461	354	533	374	1,344	941	1,350	1,412
Non-interest expense	471	520	513	469	433	397	414	406	403	1,504	1,244	1,713	1,628
Restructuring charge (reversal)	-	-	-	(3)	-	-	-	8	-	-	-	(3)	28
Total non-interest expense	471	520	513	466	433	397	414	414	403	1,504	1,244	1,710	1,656
Income before taxes and non-controlling interest in subsidiaries	(47)	(75)	(38)	(57)	(307)	64	(60)	119	(29)	(160)	(303)	(360)	(244)
Provision for income taxes	(26)	(30)	(56)	(32)	(116)	1	(48)	22	(39)	(112)	(163)	(195)	(200)
Non-controlling interest in subsidiaries	6	5	6	5	5	4	5	4	5	17	14	19	20
Net income	(27)	(50)	12	(30)	(196)	59	(17)	93	5	(65)	(154)	(184)	(64)
Cash net income	(18)	(42)	19	(22)	(188)	66	(11)	100	12	(41)	(133)	(155)	(37)
Operating leverage	6.6 %	(1.6)%	33.9 %	1.3 %	34.7 %	27.8 %	598.9 %	9.3 %	(21.9)%	12.3 %	76.1 %	48.3 %	(33.5)%
Cash operating leverage	6.8 %	(1.7)%	33.6 %	1.6 %	34.7 %	27.7 %	598.9 %	9.3 %	(21.5)%	14.2 %	76.0 %	48.4 %	(33.4)%
Revenue growth	15.6%	29.0 %	57.9 %	13.9 %	42.0 %	22.2 %	598.0 %	11.4 %	(30.6)%	33.2 %	76.2 %	51.6 %	(35.8)%
Non-interest expense growth	9.0 %	30.6 %	24.0 %	12.6 %	7.3 %	(5.6)%	(0.9)%	2.1 %	(8.7)%	20.9 %	0.1 %	3.3 %	(2.3)%
Cash non-interest expense growth	8.8 %	30.7 %	24.3 %	12.3 %	7.3 %	(5.5)%	(0.9)%	2.1 %	(9.1)%	19.0 %	0.2 %	3.2 %	(2.4)%
Average assets	130,315	158,681	159,460	134,035	131,972	128,427	122,587	109,894	111,384	149,384	127,656	129,260	111,150
Average earning assets	107,364	123,830	120,834	104,929	97,097	99,148	100,408	91,258	85,327	117,272	98,882	100,402	84,968
Average loans and acceptances	41,002	48,887	51,880	46,359	41,522	40,746	39,733	38,320	39,367	47,238	40,667	42,097	39,211
Average deposits	61,723	75,676	78,845	64,247	59,526	60,498	60,009	58,333	54,960	72,042	60,007	61,073	52,917
Net interest margin on average earning assets	1.40%	1.41%	1.40%	1.39%	1.16%	1.01%	0.85%	0.97%	1.02%	1.40%	1.01%	1.11%	1.09%

USD Equivalent (Canadian GAAP)

Net interest income	342	343	346	329	280	245	214	222	206	1,031	739	1,068	845
Non-interest revenue	258	212	300	273	290	283	290	380	175	770	863	1,136	580
Total revenues	600	555	646	602	570	528	504	602	381	1,801	1,602	2,204	1,425
Provision for credit losses	220	199	260	240	443	72	147	65	30	679	662	902	99
Net interest income and non-interest revenue	380	356	386	362	127	456	357	537	351	1,122	940	1,302	1,326
Non-interest expense	424	418	418	421	427	396	414	408	378	1,260	1,237	1,658	1,495
Restructuring charge (reversal)	-	-	-	(2)	-	-	-	8	-	-	-	(2)	26
Total non-interest expense	424	418	418	419	427	396	414	416	378	1,260	1,237	1,656	1,521
Income before taxes and non-controlling interest in subsidiaries	(44)	(62)	(32)	(57)	(300)	60	(57)	121	(27)	(138)	(297)	(354)	(195)
Provision for income taxes	(25)	(24)	(46)	(28)	(114)	(2)	(45)	24	(37)	(95)	(161)	(189)	(171)
Non-controlling interest in subsidiaries	5	4	5	4	5	4	5	4	5	14	14	18	18
Net income	(24)	(42)	9	(33)	(191)	58	(17)	93	5	(57)	(150)	(183)	(42)
Cash net income	(18)	(35)	15	(25)	(183)	65	(10)	100	11	(38)	(128)	(153)	(16)
Average assets	117,368	127,687	129,989	120,719	130,414	127,547	122,796	110,242	104,366	124,985	126,914	125,357	102,132
Average earning assets	96,691	99,661	98,493	94,502	95,966	98,487	100,585	91,590	79,953	98,266	98,345	97,379	78,336
Average loans and acceptances	36,932	39,347	42,278	41,700	41,024	40,479	39,799	38,396	36,885	39,521	40,434	40,752	36,003
Average deposits	55,676	60,848	64,257	57,748	58,806	60,099	60,116	58,520	51,496	60,254	59,671	59,187	48,862

**NET INCOME BY OPERATING GROUP
AND GEOGRAPHIC AREA**


	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Personal & Commercial Banking													
Canada	356	334	308	324	315	305	265	239	328	998	885	1,209	1,148
United States	25	25	34	12	28	30	26	33	25	84	84	96	116
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	381	359	342	336	343	335	291	272	353	1,082	969	1,305	1,264
Private Client Group													
Canada	56	45	50	77	91	84	79	91	85	151	254	331	336
United States	-	(1)	(10)	(19)	3	4	2	(3)	2	(11)	9	(10)	-
Other	64	34	33	26	31	33	41	68	45	131	105	131	192
Total	120	78	73	84	125	121	122	156	132	271	368	452	528
BMO Capital Markets													
Canada	154	80	(36)	127	218	126	(49)	32	143	198	295	422	527
United States	100	134	243	114	59	64	55	111	3	477	178	292	(71)
Other	89	35	(28)	49	(14)	(3)	(35)	(97)	48	96	(52)	(3)	(39)
Total	343	249	179	290	263	187	(29)	46	194	771	421	711	417
Corporate Services, including Technology and Operations													
Canada	(126)	(133)	(139)	1	66	22	(43)	6	(17)	(398)	45	46	(68)
United States	(152)	(208)	(255)	(137)	(286)	(39)	(100)	(48)	(25)	(615)	(425)	(562)	(109)
Other	(9)	13	25	(14)	10	16	14	20	23	29	40	26	99
Total	(287)	(328)	(369)	(150)	(210)	(1)	(129)	(22)	(19)	(984)	(340)	(490)	(78)
Total Consolidated													
Canada	440	326	183	529	690	537	252	368	539	949	1,479	2,008	1,943
United States	(27)	(50)	12	(30)	(196)	59	(17)	93	5	(65)	(154)	(184)	(64)
Other	144	82	30	61	27	46	20	(9)	116	256	93	154	252
Total	557	358	225	560	521	642	255	452	660	1,140	1,418	1,978	2,131
U.S. to North America net income	(6.4)%	(18.3)%	6.1 %	(6.1)%	(39.6)%	9.9 %	(7.4)%	20.1 %	1.0 %	(7.3)%	(11.6)%	(10.1)%	(3.4)%
Outside Canada to total net income	21.1 %	8.8 %	18.5 %	5.3 %	(32.3)%	16.4 %	0.9 %	18.5 %	18.4 %	16.8 %	(4.3)%	(1.6)%	8.8 %
U.S. to total net income	(4.7)%	(14.1)%	5.3 %	(5.5)%	(37.5)%	9.2 %	(6.8)%	20.5 %	0.8 %	(5.7)%	(10.8)%	(9.3)%	(3.0)%

Net Income by Operating Group
Basis of Presentation

The results of these operating groups are based on our internal financial reporting systems. The accounting policies used in these groups are generally consistent with those followed in the preparation of the consolidated financial statements as disclosed in Notes 1 and 2 to the unaudited interim consolidated financial statements for the quarter ended July 31, 2009.

Notable accounting measurement differences are the taxable equivalent basis adjustment and the provision for credit losses, as described below.

Taxable Equivalent Basis

We analyze net interest income on a taxable equivalent basis ("teb") at the operating group level. This basis includes an adjustment which increases GAAP revenues and the GAAP provision for income taxes by an amount that would raise revenues on certain tax-exempt securities to a level that would incur tax at the statutory rate. The operating groups' teb adjustments are eliminated in Corporate Services.

Provisions for Credit Losses

Provisions for credit losses are generally allocated to each group based on expected losses for that group over an economic cycle. Differences between expected loss provisions and provisions required under GAAP are included in Corporate Services.

Inter-Group Allocations

Various estimates and allocation methodologies are used in the preparation of the operating groups' financial information. We allocate expenses directly related to earning revenue to the groups that earned the related revenue. Expenses not directly related to earning revenue, such as overhead expenses, are allocated to operating groups using allocation formulas applied on a consistent basis. Operating group net interest income reflects internal funding charges and credits on the groups' assets, liabilities and capital, at market rates, taking into account relevant terms and currency considerations. The offset of the net impact of these charges and credits is reflected in Corporate Services.

Geographic Information

We operate primarily in Canada and the United States but also have operations in the United Kingdom, Europe, the Caribbean and Asia, which are grouped in Other countries. We allocate our results by geographic region based on the location of the unit responsible for managing the related assets, liabilities, revenues and expenses, except for the consolidated provision for credit losses, which is allocated based upon the country of ultimate risk.

Prior periods have been restated to give effect to the current period's organization structure and presentation changes.

**TOTAL PERSONAL & COMMERCIAL BANKING
SUMMARY INCOME**



STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Net interest income (teb)	1,163	1,129	1,148	1,107	1,066	1,009	1,002	1,007	1,044	3,440	3,077	4,184	4,049
Non-interest revenue	462	434	405	448	434	429	373	307	411	1,301	1,236	1,684	1,492
Total revenues (teb)	1,625	1,563	1,553	1,555	1,500	1,438	1,375	1,314	1,455	4,741	4,313	5,868	5,541
Provision for credit losses	114	111	113	101	99	92	92	89	89	338	283	384	357
Net interest and non-interest revenue (teb)	1,511	1,452	1,440	1,454	1,401	1,346	1,283	1,225	1,366	4,403	4,030	5,484	5,184
Non-interest expense	952	927	935	957	891	843	847	829	822	2,814	2,581	3,538	3,261
Income before taxes and non-controlling interest in subsidiaries	559	525	505	497	510	503	436	396	544	1,589	1,449	1,946	1,923
Provision for income taxes (teb)	178	166	163	161	167	168	145	124	191	507	480	641	659
Net income	381	359	342	336	343	335	291	272	353	1,082	969	1,305	1,264
Cash net income	389	368	350	344	351	343	298	279	362	1,107	991	1,335	1,297
Net economic profit	221	195	171	180	191	197	163	96	184	587	551	731	602
Cash return on equity	25.3 %	23.2 %	21.3 %	23.0 %	24.2 %	25.9 %	24.3 %	16.4 %	22.2 %	23.2 %	24.8 %	24.3 %	20.3 %
Net interest margin on average assets (teb)	3.01 %	2.97 %	2.87 %	2.78 %	2.76 %	2.74 %	2.71 %	2.78 %	2.90 %	2.95 %	2.74 %	2.75 %	2.85 %
Net interest margin on average earning assets (teb)	3.16 %	3.13 %	3.01 %	2.90 %	2.88 %	2.86 %	2.82 %	2.91 %	3.02 %	3.10 %	2.85 %	2.87 %	2.97 %
Non-interest expense-to-revenue ratio (teb)	58.5 %	59.3 %	60.3 %	61.6 %	59.4 %	58.6 %	61.6 %	63.1 %	56.5 %	59.3 %	59.8 %	60.3 %	58.9 %
Cash non-interest expense-to-revenue ratio (teb)	57.9 %	58.6 %	59.7 %	60.9 %	58.7 %	58.0 %	61.0 %	62.4 %	55.8 %	58.7 %	59.2 %	59.7 %	58.1 %
Operating leverage	1.5 %	(1.2)%	2.5 %	2.9 %	(5.2)%	(0.7)%	(6.3)%	(4.3)%	1.5 %	0.9 %	(4.1)%	(2.6)%	0.2 %
Cash operating leverage	1.5 %	(1.0)%	2.4 %	2.9 %	(5.4)%	(1.0)%	(6.5)%	(4.3)%	1.6 %	0.9 %	(4.4)%	(2.8)%	0.3 %
Revenue growth	8.4 %	8.7 %	12.9 %	18.4 %	3.1 %	3.1 %	(0.1)%	(3.7)%	2.0 %	9.9 %	2.0 %	5.9 %	2.8 %
Non-interest expense growth	6.9 %	9.9 %	10.4 %	15.5 %	8.3 %	3.8 %	6.2 %	0.6 %	0.5 %	9.0 %	6.1 %	8.5 %	2.6 %
Cash non-interest expense growth	6.9 %	9.7 %	10.5 %	15.5 %	8.5 %	4.1 %	6.4 %	0.6 %	0.4 %	9.0 %	6.4 %	8.7 %	2.5 %
Average common equity	5,938	6,303	6,294	5,718	5,566	5,196	4,687	6,503	6,303	6,177	5,149	5,292	6,193
Average assets	153,151	155,813	158,600	158,294	153,780	149,726	147,211	143,482	143,062	155,855	150,243	152,267	142,189
Average earning assets	145,941	148,200	151,120	151,542	147,225	143,510	141,320	137,415	137,227	148,423	144,022	145,912	136,449
Average current loans	140,275	142,172	145,335	146,534	142,778	139,536	137,721	135,705	135,436	142,599	140,015	141,654	134,715
Average current loans and acceptances	143,476	144,966	147,748	149,015	145,301	141,957	139,948	138,149	137,624	145,402	142,405	144,067	136,907
Average deposits	121,013	122,229	117,925	110,296	106,534	103,168	102,863	100,529	101,013	120,369	104,196	105,729	100,815
Assets under administration	36,073	38,695	39,929	37,122	30,059	28,730	30,304	33,258	37,659	36,073	30,059	37,122	33,258
Number of full-time equivalent employees	19,926	20,212	20,609	20,665	20,924	20,884	20,444	20,257	20,317	19,926	20,924	20,665	20,257

P&C CANADA
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS



	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Net interest income (teb)	953	896	908	895	869	837	835	835	863	2,757	2,541	3,436	3,319
Non-interest revenue	400	375	346	390	383	344	325	261	366	1,121	1,052	1,442	1,314
Total revenues (teb)	1,353	1,271	1,254	1,285	1,252	1,181	1,160	1,096	1,229	3,878	3,593	4,878	4,633
Provision for credit losses	97	93	95	89	87	82	83	81	80	285	252	341	322
Net interest and non-interest revenue (teb)	1,256	1,178	1,159	1,196	1,165	1,099	1,077	1,015	1,149	3,593	3,341	4,537	4,311
Non-interest expense	737	693	704	714	697	643	682	668	647	2,134	2,022	2,736	2,568
Income before taxes and non-controlling interest in subsidiaries	519	485	455	482	468	456	395	347	502	1,459	1,319	1,801	1,743
Provision for income taxes (teb)	163	151	147	158	153	151	130	108	174	461	434	592	595
Net income	356	334	308	324	315	305	265	239	328	998	885	1,209	1,148
Cash net income	356	335	310	324	314	309	265	241	328	1,001	887	1,211	1,156
Net interest margin on average assets (teb)	3.05 %	3.01 %	2.88 %	2.78 %	2.74 %	2.74 %	2.70 %	2.73 %	2.86 %	2.98 %	2.73 %	2.74 %	2.80 %
Net interest margin on average earning assets (teb)	3.17 %	3.14 %	3.00 %	2.88 %	2.84 %	2.84 %	2.79 %	2.83 %	2.96 %	3.10 %	2.82 %	2.84 %	2.89 %
Non-interest expense-to-revenue ratio (teb)	54.4 %	54.5 %	56.2 %	55.7 %	55.6 %	54.5 %	58.8 %	61.1 %	52.5 %	55.0 %	56.3 %	56.1 %	55.4 %
Cash non-interest expense-to-revenue ratio (teb)	54.3 %	54.4 %	56.2 %	55.6 %	55.6 %	54.4 %	58.7 %	60.9 %	52.4 %	54.9 %	56.2 %	56.1 %	55.3 %
Operating leverage	2.4 %	0.0 %	4.6 %	10.4 %	(6.0)%	(0.3)%	(8.3)%	(7.1)%	3.3 %	2.4 %	(4.8)%	(1.2)%	0.7 %
Cash operating leverage	2.4 %	0.1 %	4.6 %	10.2 %	(6.3)%	(0.6)%	(8.5)%	(7.1)%	3.3 %	2.5 %	(5.1)%	(1.5)%	0.7 %
Revenue growth	8.2 %	7.6 %	8.0 %	17.3 %	1.7 %	1.9 %	1.0 %	(3.8)%	2.6 %	8.0 %	1.6 %	5.3 %	3.3 %
Non-interest expense growth	5.8 %	7.6 %	3.4 %	6.9 %	7.7 %	2.2 %	9.3 %	3.3 %	(0.7)%	5.6 %	6.4 %	6.5 %	2.6 %
Cash non-interest expense growth	5.8 %	7.5 %	3.4 %	7.1 %	8.0 %	2.5 %	9.5 %	3.3 %	(0.7)%	5.5 %	6.7 %	6.8 %	2.6 %
Average assets	124,070	122,452	124,847	127,856	126,242	124,245	123,005	121,323	119,608	123,804	124,499	125,343	118,712
Average earning assets	119,052	117,246	119,853	123,428	121,762	119,890	118,894	116,975	115,652	118,734	120,184	120,999	114,791
Average current loans	117,344	115,561	118,261	121,981	120,418	118,714	117,856	116,016	114,668	117,072	118,998	119,748	113,848
Average current loans and acceptances	120,543	118,354	120,673	124,456	122,936	121,131	120,079	118,454	116,849	119,873	121,384	122,156	116,033
Average deposits	97,597	96,237	93,531	89,185	86,650	84,696	85,287	82,936	82,279	95,784	85,551	86,464	82,029
Assets under administration	24,961	26,694	27,212	23,502	18,470	16,543	14,330	14,160	13,895	24,961	18,470	23,502	14,160
Number of full-time equivalent employees	16,143	16,339	16,656	16,517	16,745	16,693	16,842	16,697	16,700	16,143	16,745	16,517	16,697

Effective Q3, 2009, includes the results of our Term Deposits business. Prior periods have been restated to reflect this reclassification.

P&C U.S.
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS



(\$ millions except as noted)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Net interest income (teb)	210	233	240	212	197	172	167	172	181	683	536	748	730
Non-interest revenue	62	59	59	58	51	85	48	46	45	180	184	242	178
Total revenues (teb)	272	292	299	270	248	257	215	218	226	863	720	990	908
Provision for credit losses	17	18	18	12	12	10	9	8	9	53	31	43	35
Net interest and non-interest revenue (teb)	255	274	281	258	236	247	206	210	217	810	689	947	873
Non-interest expense	215	234	231	243	194	200	165	161	175	680	559	802	693
Income before taxes and non-controlling interest in subsidiaries	40	40	50	15	42	47	41	49	42	130	130	145	180
Provision for income taxes (teb)	15	15	16	3	14	17	15	16	17	46	46	49	64
Net income	25	25	34	12	28	30	26	33	25	84	84	96	116
Cash net income	33	33	40	20	37	34	33	38	34	106	104	124	141
Net interest margin on average assets (teb)	2.89 %	2.83 %	2.83 %	2.77 %	2.88 %	2.72 %	2.75 %	3.08 %	3.06 %	2.85 %	2.78 %	2.78 %	3.11 %
Net interest margin on average earning assets (teb)	3.13 %	3.05 %	3.05 %	3.00 %	3.11 %	2.93 %	2.97 %	3.34 %	3.33 %	3.08 %	3.01 %	3.00 %	3.37 %
Non-interest expense-to-revenue ratio (teb)	79.2 %	80.3 %	77.0 %	89.8 %	78.1 %	77.7 %	77.0 %	73.4 %	77.9 %	78.8 %	77.6 %	81.0 %	76.3 %
Cash non-interest expense-to-revenue ratio (teb)	76.0 %	76.9 %	74.3 %	86.2 %	74.5 %	74.7 %	73.4 %	70.0 %	74.4 %	75.7 %	74.3 %	77.5 %	72.8 %
Operating leverage	(1.5)%	(3.7)%	(0.1)%	(27.7)%	(0.3)%	(0.5)%	(0.7)%	6.6 %	(6.1)%	(1.8)%	(0.6)%	(6.7)%	(1.9)%
Cash operating leverage	(2.1)%	(3.3)%	(1.6)%	(28.6)%	(0.2)%	(1.4)%	(0.4)%	7.2 %	(5.9)%	(2.3)%	(0.7)%	(7.0)%	(1.7)%
Revenue growth	9.0 %	13.7 %	39.3 %	23.8 %	10.3 %	8.6 %	(5.5)%	(2.9)%	(1.1)%	19.7 %	4.5 %	9.1 %	0.3 %
Non-interest expense growth	10.5 %	17.4 %	39.4 %	51.5 %	10.6 %	9.1 %	(4.8)%	(9.5)%	5.0 %	21.5 %	5.1 %	15.8 %	2.2 %
Cash non-interest expense growth	11.1 %	17.0 %	40.9 %	52.4 %	10.5 %	10.0 %	(5.1)%	(10.1)%	4.8 %	22.0 %	5.2 %	16.1 %	2.0 %
Average assets	29,081	33,361	33,753	30,438	27,538	25,481	24,206	22,159	23,454	32,051	25,744	26,924	23,477
Average earning assets	26,889	30,954	31,267	28,114	25,463	23,620	22,426	20,440	21,575	29,689	23,838	24,913	21,668
Average current loans	22,931	26,611	27,074	24,553	22,360	20,822	19,865	19,689	20,768	25,527	21,017	21,906	20,867
Average current loans and acceptances	22,933	26,612	27,075	24,559	22,365	20,826	19,869	19,695	20,775	25,529	21,021	21,911	20,874
Average deposits	23,416	25,992	24,394	21,111	19,884	18,472	17,576	17,593	18,734	24,585	18,645	19,265	18,786
Assets under administration	11,112	12,001	12,717	13,620	11,589	12,187	15,974	19,098	23,764	11,112	11,589	13,620	19,098
Number of full-time equivalent employees	3,783	3,873	3,953	4,148	4,179	4,191	3,602	3,560	3,617	3,783	4,179	4,148	3,560

\$USD Equivalent (Canadian GAAP)

Net interest income (teb)	190	187	196	191	195	171	167	173	169	573	533	724	669
Non-interest revenue	55	48	48	52	51	84	48	47	42	151	183	235	164
Total revenues (teb)	245	235	244	243	246	255	215	220	211	724	716	959	833
Provision for credit losses	15	14	15	12	11	10	9	9	8	44	30	42	33
Net interest and non-interest revenue (teb)	230	221	229	231	235	245	206	211	203	680	686	917	800
Non-interest expense	193	189	188	217	192	198	166	160	165	570	556	773	634
Income before taxes and non-controlling interest in subsidiaries	37	32	41	14	43	47	40	51	38	110	130	144	166
Provision for income taxes (teb)	14	11	14	3	15	17	14	18	14	39	46	49	59
Net income	23	21	27	11	28	30	26	33	24	71	84	95	107
Cash net income	29	27	33	18	35	35	33	38	31	89	103	121	130
Average assets	26,196	26,862	27,507	27,405	27,206	25,316	24,246	22,194	21,976	26,855	25,591	26,047	21,524
Average earning assets	24,220	24,924	25,481	25,313	25,156	23,466	22,463	20,473	20,214	24,874	23,697	24,103	19,855
Average current loans and acceptances	20,657	21,427	22,065	22,110	22,096	20,691	19,902	19,725	19,465	21,383	20,898	21,203	19,136
Average deposits	21,093	20,939	19,881	19,014	19,647	18,354	17,605	17,620	17,553	20,634	18,537	18,657	17,218

**TOTAL PRIVATE CLIENT GROUP
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**



	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Net interest income (teb)	87	86	92	101	97	89	89	87	86	265	275	376	345
Non-interest revenue	434	381	387	405	468	437	460	441	457	1,202	1,365	1,770	1,817
Total revenues (teb)	521	467	479	506	565	526	549	528	543	1,467	1,640	2,146	2,162
Provision for credit losses	1	2	1	1	1	1	1	1	1	4	3	4	3
Net interest and non-interest revenue (teb)	520	465	478	505	564	525	548	527	542	1,463	1,637	2,142	2,159
Non-interest expense	392	363	385	394	394	361	382	372	374	1,140	1,137	1,531	1,501
Income before taxes and non-controlling interest in subsidiaries	128	102	93	111	170	164	166	155	168	323	500	611	658
Provision for income taxes (teb)	8	24	20	27	45	43	44	(1)	36	52	132	159	130
Net income	120	78	73	84	125	121	122	156	132	271	368	452	528
PCG excluding Insurance net income	53	47	42	58	95	92	84	88	86	142	271	329	333
Insurance net income	67	31	31	26	30	29	38	68	46	129	97	123	195
Cash net income	120	79	74	85	125	122	123	157	133	273	370	456	532
Net economic profit	86	49	43	53	95	92	93	117	93	178	280	333	376
Cash return on equity	36.1%	28.0%	26.0%	29.2%	43.7%	44.8%	45.2%	42.8%	36.6%	30.4%	44.5%	40.6%	37.1%
Net interest margin on average assets (teb)	2.67%	3.28%	3.84%	4.35%	4.40%	4.28%	4.32%	4.43%	4.59%	3.20%	4.33%	4.34%	4.58%
Net interest margin on average earning assets (teb)	2.93%	3.61%	4.22%	4.79%	4.86%	4.73%	4.75%	4.89%	5.08%	3.52%	4.78%	4.78%	5.15%
Non-interest expense-to-revenue ratio (teb)	75.3%	77.8%	80.4%	78.1%	69.7%	68.7%	69.5%	70.3%	69.0%	77.8%	69.3%	71.4%	69.4%
Cash non-interest expense-to-revenue ratio (teb)	75.0%	77.4%	80.2%	77.8%	69.5%	68.5%	69.3%	70.0%	68.7%	77.5%	69.1%	71.1%	69.1%
Operating leverage	(7.4)%	(11.8)%	(13.7)%	(10.5)%	(1.1)%	(3.1)%	3.9%	3.7%	3.0%	(10.9)%	(0.2)%	(2.8)%	2.2%
Cash operating leverage	(7.3)%	(11.6)%	(13.6)%	(10.6)%	(1.2)%	(3.2)%	3.8%	3.7%	2.9%	(10.9)%	(0.3)%	(2.9)%	2.1%
Revenue growth	(7.7)%	(11.3)%	(12.8)%	(4.4)%	4.0%	(7.4)%	5.0%	9.1%	6.9%	(10.6)%	0.4%	(0.8)%	8.9%
Non-interest expense growth	(0.3)%	0.5%	0.9%	6.1%	5.1%	(4.3)%	1.1%	5.4%	3.9%	0.3%	0.6%	2.0%	6.7%
Cash non-interest expense growth	(0.4)%	0.3%	1.0%	6.2%	5.2%	(4.2)%	1.2%	5.4%	4.0%	0.3%	0.7%	2.1%	6.8%
Average common equity	1,306	1,135	1,108	1,136	1,129	1,091	1,068	1,434	1,419	1,184	1,096	1,106	1,413
Average assets	12,941	10,671	9,546	9,220	8,697	8,473	8,236	7,863	7,425	11,057	8,469	8,658	7,542
Average earning assets	11,803	9,706	8,682	8,392	7,884	7,655	7,486	7,119	6,711	10,068	7,675	7,855	6,708
Average current loans	7,380	7,508	7,571	7,241	6,715	6,504	6,377	6,045	5,621	7,486	6,532	6,710	5,627
Average current loans and acceptances	7,386	7,515	7,579	7,253	6,733	6,521	6,392	6,060	5,635	7,493	6,549	6,726	5,637
Average deposits	14,653	14,817	13,030	11,938	11,772	11,474	10,346	9,538	9,339	14,159	11,195	11,382	9,240
Assets under administration	136,538	132,320	129,649	131,289	137,702	139,106	136,114	139,060	139,637	136,538	137,702	131,289	139,060
Assets under management	93,520	91,605	93,200	99,428	106,339	106,028	106,932	106,174	108,031	93,520	106,339	99,428	106,174
Number of full-time equivalent employees	4,706	4,750	4,590	4,553	4,533	4,483	4,420	4,384	4,368	4,706	4,533	4,553	4,384

U.S. Segment Information (Canadian GAAP / \$CAD equivalent)

Net interest income (teb)	16	18	19	17	16	14	15	15	17	53	45	62	67
Non-interest revenue	48	45	30	18	48	44	47	46	49	123	139	157	187
Total revenues (teb)	64	63	49	35	64	58	62	61	66	176	184	219	264
Provision for credit losses	1	-	1	-	1	-	-	-	1	2	1	1	1
Net interest and non-interest revenue (teb)	63	63	48	35	63	58	62	61	65	174	183	218	263
Non-interest expense	63	64	65	66	59	53	59	66	63	192	171	237	265
Income before taxes and non-controlling interest in subsidiaries	-	(1)	(17)	(31)	4	5	3	(5)	2	(18)	12	(19)	(2)
Provision for income taxes (teb)	-	-	(7)	(12)	1	1	1	(2)	-	(7)	3	(9)	(2)
Net income	-	(1)	(10)	(19)	3	4	2	(3)	2	(11)	9	(10)	-
Cash net income	-	(1)	(10)	(18)	3	4	3	(2)	3	(10)	10	(8)	3
Operating leverage	(6.6)%	(12.7)%	(31.1)%	(43.1)%	2.5%	4.2%	7.1%	(6.4)%	6.2%	(16.7)%	4.6%	(6.6)%	(0.6)%
Cash operating leverage	(6.7)%	(12.5)%	(31.1)%	(43.3)%	2.2%	4.0%	6.8%	(6.6)%	6.3%	(16.7)%	4.3%	(6.9)%	(0.7)%
Revenue growth	0.4%	7.4%	(20.8)%	(43.0)%	(4.3)%	(14.5)%	(8.8)%	(5.4)%	(7.9)%	(4.5)%	(9.3)%	(17.1)%	(4.0)%
Non-interest expense growth	7.0%	20.1%	10.3%	0.1%	(6.8)%	(18.7)%	(15.9)%	1.0%	(14.1)%	12.2%	(13.9)%	(10.5)%	(3.4)%
Cash non-interest expense growth	7.1%	19.9%	10.3%	0.3%	(6.5)%	(18.5)%	(15.6)%	1.2%	(14.2)%	12.2%	(13.6)%	(10.2)%	(3.3)%
Average assets	2,665	3,005	3,035	2,635	2,332	2,315	2,256	2,206	2,244	2,900	2,301	2,385	2,299
Average earning assets	2,503	2,830	2,785	2,456	2,159	2,144	2,091	2,044	2,067	2,705	2,131	2,213	2,121
Average current loans and acceptances	2,311	2,651	2,714	2,428	2,138	2,123	2,069	2,011	2,024	2,558	2,110	2,190	2,075
Average deposits	1,357	1,518	1,360	1,252	1,226	1,182	1,103	1,106	1,212	1,410	1,170	1,191	1,233
Net interest margin on average earning assets (teb)	2.58%	2.56%	2.71%	2.68%	2.92%	2.72%	2.93%	2.99%	3.21%	2.62%	2.86%	2.81%	3.18%

USD Equivalent (Canadian GAAP)

Net interest income (teb)	14	15	15	15	15	15	15	16	15	44	45	60	62
Non-interest revenue	43	36	25	19	47	44	47	46	47	104	138	157	181
Total revenues (teb)	57	51	40	34	62	59	62	62	62	148	183	217	243
Provision for credit losses	-	1	-	-	1	-	-	-	1	1	1	1	1
Net interest and non-interest revenue (teb)	57	50	40	34	61	59	62	62	61	147	182	216	242
Non-interest expense	57	51	53	60	58	53	59	66	59	161	170	230	243
Income before taxes and non-controlling interest in subsidiaries	-	(1)	(13)	(26)	3	6	3	(4)	2	(14)	12	(14)	(1)
Provision for income taxes (teb)	-	-	(5)	(11)	-	2	1	(1)	-	(5)	3	(8)	(1)
Net income	-	(1)	(8)	(15)	3	4	2	(3)	2	(9)	9	(6)	-
Cash net income	-	-	(8)	(15)	3	4	3	(2)	2	(8)	10	(5)	2
Average assets	2,400	2,419	2,474	2,372	2,304	2,300	2,260	2,210	2,103	2,431	2,288	2,309	2,108
Average earning assets	2,255	2,278	2,270	2,211	2,134	2,130	2,094	2,047	1,937	2,267	2,119	2,142	1,945
Average current loans and acceptances	2,082	2,134	2,212	2,186	2,113	2,109	2,073	2,014	1,896	2,143	2,098	2,120	1,903
Average deposits	1,222	1,223	1,108	1,128	1,212	1,175	1,105	1,107	1,136	1,184	1,164	1,155	1,128

Effective Q3, 2009, includes the results of our Insurance business. Prior periods have been restated to reflect this reclassification.

**TOTAL BMO CAPITAL MARKETS
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**

(\$ millions except as noted)

	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	YTD 2009	YTD 2008	Fiscal 2008	Fiscal 2007
Net interest income (teb)	440	504	516	362	294	241	310	233	253	1,460	845	1,207	974
Non-interest revenue	593	308	211	360	459	451	(37)	188	437	1,112	873	1,233	995
Total revenues (teb)	1,033	812	727	722	753	692	273	421	690	2,572	1,718	2,440	1,969
Provision for credit losses	43	44	42	30	29	29	29	19	19	129	87	117	77
Net interest and non-interest revenue (teb)	990	768	685	692	724	663	244	402	671	2,443	1,631	2,323	1,892
Non-interest expense	516	451	473	451	477	441	382	399	448	1,440	1,300	1,751	1,575
Income before taxes and non-controlling interest in subsidiaries	474	317	212	241	247	222	(138)	3	223	1,003	331	572	317
Provision for income taxes (teb)	131	68	33	(49)	(16)	35	(109)	(43)	29	232	(90)	(139)	(100)
Net income	343	249	179	290	263	187	(29)	46	194	771	421	711	417
Cash net income	344	249	179	290	264	187	(29)	46	194	772	422	712	417
Net economic profit	171	65	(10)	122	99	26	(192)	(99)	53	226	(67)	55	(141)
Cash return on equity	21.8 %	14.8 %	9.9 %	18.8 %	17.2 %	12.4 %	(2.7)%	2.8 %	14.7 %	15.3 %	9.0 %	11.5 %	7.7 %
Net interest margin on average assets (teb)	0.73 %	0.74 %	0.71 %	0.60 %	0.50 %	0.42 %	0.53 %	0.42 %	0.48 %	0.72 %	0.49 %	0.52 %	0.47 %
Net interest margin on average earning assets (teb)	1.02 %	1.09 %	1.07 %	0.83 %	0.69 %	0.56 %	0.66 %	0.52 %	0.61 %	1.06 %	0.64 %	0.69 %	0.60 %
Non-interest expense-to-revenue ratio (teb)	50.0 %	55.6 %	65.0 %	62.4 %	63.4 %	63.6 %	140.3 %	95.0 %	64.9 %	56.0 %	75.7 %	71.8 %	80.0 %
Cash non-interest expense-to-revenue ratio (teb)	49.9 %	55.6 %	65.0 %	62.4 %	63.4 %	63.6 %	140.2 %	95.0 %	64.9 %	56.0 %	75.7 %	71.7 %	80.0 %
Operating leverage	29.1 %	14.8 %	143.2 %	58.9 %	2.6 %	(4.7)%	16.0 %	(35.0)%	(13.8)%	39.0 %	0.3 %	12.7 %	(26.9)%
Cash operating leverage	29.1 %	14.8 %	143.2 %	58.9 %	2.6 %	(4.7)%	16.0 %	(35.0)%	(13.8)%	39.0 %	0.3 %	12.7 %	(26.9)%
Revenue growth	37.4 %	17.2 %	166.8 %	71.8 %	9.0 %	6.4 %	31.6 %	(33.6)%	1.8 %	49.8 %	10.9 %	23.9 %	(29.2)%
Non-interest expense growth	8.3 %	2.4 %	23.6 %	12.9 %	6.4 %	11.1 %	15.6 %	1.4 %	15.6 %	10.8 %	10.6 %	11.2 %	(2.3)%
Cash non-interest expense growth	8.3 %	2.4 %	23.6 %	12.9 %	6.4 %	11.1 %	15.6 %	1.4 %	15.6 %	10.8 %	10.6 %	11.2 %	(2.3)%
Average common equity	5,991	6,555	6,553	5,901	5,839	5,801	5,776	5,073	4,998	6,364	5,805	5,830	4,972
Average assets	240,889	280,583	288,118	239,380	231,265	231,812	232,990	220,232	210,834	269,745	232,024	233,873	207,084
Average earning assets	170,628	190,022	191,035	173,820	169,410	174,743	186,319	178,100	164,958	183,828	176,839	176,080	162,309
Average current loans	33,800	40,628	42,473	36,830	30,682	28,260	28,091	25,914	24,936	38,949	29,016	30,980	23,936
Average current loans and acceptances	40,247	48,217	50,806	44,514	38,424	37,398	37,388	35,026	32,149	46,404	37,739	39,442	31,275
Average deposits	82,131	96,448	104,965	101,017	101,178	107,855	113,927	109,068	93,231	94,493	107,652	105,984	94,019
Assets under administration	75,572	91,319	91,433	90,188	79,172	76,256	67,378	57,590	58,910	75,572	79,172	90,188	57,590
Assets under management	6,979	7,024	7,844	9,294	9,695	10,932	18,720	23,233	31,085	6,979	9,695	9,294	23,233
Number of full-time equivalent employees	2,384	2,333	2,393	2,467	2,451	2,401	2,419	2,365	2,317	2,384	2,451	2,467	2,365

U.S. Segment Information (Canadian GAAP / \$CAD equivalent)

Net interest income (teb)	192	267	273	141	92	92	69	70	60	732	253	394	279
Non-interest revenue	184	159	323	232	208	157	222	280	101	666	587	819	213
Total revenues (teb)	376	426	596	373	300	249	291	350	161	1,398	840	1,213	492
Provision for credit losses	27	27	26	21	19	19	19	13	13	80	57	78	53
Net interest and non-interest revenue (teb)	349	399	570	352	281	230	272	337	148	1,318	783	1,135	439
Non-interest expense	196	197	235	181	199	153	207	189	173	628	559	740	688
Income before taxes and non-controlling interest in subsidiaries	153	202	335	171	82	77	65	148	(25)	690	224	395	(249)
Provision for income taxes (teb)	53	68	92	57	23	13	10	37	(28)	213	46	103	(178)
Net income	100	134	243	114	59	64	55	111	3	477	178	292	(71)
Cash net income	100	135	243	114	59	64	55	112	4	478	178	292	(70)
Operating leverage	26.9 %	43.4 %	90.7 %	10.8 %	70.9 %	50.7 %	216.4 %	5.4 %	(42.2)%	54.3 %	482.2 %	138.6 %	(58.7)%
Cash operating leverage	26.9 %	43.3 %	90.7 %	10.8 %	70.9 %	50.7 %	216.5 %	5.3 %	(42.2)%	54.3 %	482.2 %	138.6 %	(58.7)%
Revenue growth	25.1 %	72.8 %	104.0 %	6.2 %	86.6 %	40.4 %	248.9 %	23.3 %	(49.6)%	66.6 %	494.3 %	146.1 %	(62.4)%
Non-interest expense growth	(1.8)%	29.4 %	13.3 %	(4.6)%	15.7 %	(10.3)%	32.5 %	17.9 %	(7.4)%	12.3 %	12.1 %	7.5 %	(3.7)%
Cash non-interest expense growth	(1.8)%	29.5 %	13.3 %	(4.6)%	15.7 %	(10.3)%	32.4 %	18.0 %	(7.4)%	12.3 %	12.1 %	7.5 %	(3.7)%
Average assets	90,069	113,780	119,359	97,608	99,388	97,920	93,318	81,125	80,970	107,670	96,868	97,054	80,580
Average earning assets	70,839	82,184	84,515	72,221	67,746	71,727	74,268	65,500	58,186	79,146	71,244	71,489	57,584
Average current loans and acceptances	15,684	19,576	22,039	19,324	16,976	17,746	17,757	16,569	16,512	19,094	17,491	17,952	16,200
Average deposits	33,870	44,678	48,954	38,849	35,548	37,796	37,758	34,194	29,210	42,477	37,029	37,486	26,775
Net interest margin on average earning assets (teb)	1.07 %	1.34 %	1.28 %	0.78 %	0.54 %	0.52 %	0.37 %	0.43 %	0.41 %	1.24 %	0.47 %	0.55 %	0.48 %

\$USD Equivalent (Canadian GAAP)

Net interest income (teb)	172	216	222	127	91	90	70	71	56	610	251	378	256
Non-interest revenue	163	128	263	207	205	154	223	286	94	554	582	789	235
Total revenues (teb)	335	344	485	334	296	244	293	357	150	1,164	833	1,167	491
Provision for credit losses	24	22	21	19	19	19	19	12	12	67	57	76	48
Net interest and non-interest revenue (teb)	311	322	464	315	277	225	274	345	138	1,097	776	1,091	443
Non-interest expense	176	159	191	165	197	150	209	190	162	526	556	721	635
Income before taxes and non-controlling interest in subsidiaries	135	163	273	150	80	75	65	155	(24)	571	220	370	(192)
Provision for income taxes (teb)	47	55	75	51	22	13	10	41	(26)	177	45	96	(148)
Net income	88	108	198	99	58	62	55	114	2	394	175	274	(44)
Cash net income	88	109	198	99	59	62	55	114	3	395	176	275	(43)
Average assets	81,101	91,520	97,304	87,971	98,222	97,238	93,478	81,427	75,869	89,958	96,306	94,211	74,109
Average earning assets	63,775	66,121	68,889	65,069	66,968	71,244	74,402	65,792	54,523	66,264	70,869	69,411	53,238
Average current loans and acceptances	14,126	15,747	17,959	17,361	16,772	17,629	17,787	16,612	15,471	15,946	17,395	17,386	14,908
Average deposits	30,586	35,877	39,896	34,882	35,113	37,542	37,829	34,348	27,370	35,448	36,823	36,335	24,920

TOTAL CORPORATE SERVICES, INCLUDING TECHNOLOGY AND OPERATIONS



**SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**

(\$ millions except as noted)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Net interest income (teb) before Group teb offset	(179)	(335)	(378)	(107)	(123)	(125)	(145)	(91)	(85)	(892)	(393)	(500)	(359)
Group teb offset (1)	(45)	(49)	(51)	(54)	(52)	(43)	(46)	(44)	(54)	(145)	(141)	(195)	(180)
Net interest income	(224)	(384)	(429)	(161)	(175)	(168)	(191)	(135)	(139)	(1,037)	(534)	(695)	(539)
Non-interest revenue	23	197	112	191	103	132	20	72	6	332	255	446	216
Total revenues	(201)	(187)	(317)	30	(72)	(36)	(171)	(63)	(133)	(705)	(279)	(249)	(323)
Provision for credit losses	259	215	272	333	355	29	108	42	(18)	746	492	825	(84)
Net interest and non-interest revenue	(460)	(402)	(589)	(303)	(427)	(65)	(279)	(105)	(115)	(1,451)	(771)	(1,074)	(239)
Non-interest expense	23	147	48	24	20	35	3	31	15	218	58	82	105
Restructuring charge (reversal)	(10)	-	-	(8)	-	-	-	24	-	(10)	-	(8)	159
Total non-interest expense	13	147	48	16	20	35	3	55	15	208	58	74	264
Income before taxes and non-controlling interest in subsidiaries	(473)	(549)	(637)	(319)	(447)	(100)	(282)	(160)	(130)	(1,659)	(829)	(1,148)	(503)
Provision for income taxes (teb) before Group teb offset	(160)	(191)	(236)	(134)	(203)	(75)	(125)	(113)	(75)	(587)	(403)	(537)	(320)
Group teb offset (1)	(45)	(49)	(51)	(54)	(52)	(43)	(46)	(44)	(54)	(145)	(141)	(195)	(180)
Provision for income taxes	(205)	(240)	(287)	(188)	(255)	(118)	(171)	(157)	(129)	(732)	(544)	(732)	(500)
Non-controlling interest in subsidiaries	19	19	19	19	18	19	18	19	18	57	55	74	75
Net income	(287)	(328)	(369)	(150)	(210)	(1)	(129)	(22)	(19)	(984)	(340)	(490)	(78)
Cash net income	(287)	(328)	(370)	(149)	(210)	(2)	(129)	(21)	(19)	(985)	(340)	(490)	(77)
Average common equity	3,934	2,785	2,266	2,398	2,250	2,186	2,695	1,263	1,651	2,996	2,379	2,384	1,928
Average assets	15,536	13,543	6,739	2,165	2,131	4,058	2,922	4,308	4,014	11,922	3,029	2,811	3,760
Average earning assets	6,522	4,992	(2,295)	(5,067)	(2,472)	(2,303)	(2,321)	(887)	(1,018)	3,051	(2,365)	(3,044)	(995)
Average current loans	(15,309)	(14,316)	(16,332)	(16,257)	(15,068)	(15,023)	(15,263)	(11,261)	(6,370)	(15,330)	(15,118)	(15,404)	(7,686)
Average current loans and acceptances	(15,309)	(14,316)	(16,331)	(16,257)	(15,068)	(15,022)	(15,262)	(11,261)	(6,371)	(15,330)	(15,118)	(15,405)	(7,685)
Average deposits	25,659	27,687	29,420	27,403	29,052	22,153	21,901	22,859	20,617	27,588	24,385	25,143	20,303
Number of full-time equivalent employees	9,578	9,629	9,631	9,388	9,457	9,133	8,972	8,821	8,958	9,578	9,457	9,388	8,821

U.S. Segment Information (Canadian GAAP / SCAD equivalent)

Net interest income (teb) before Group teb offset	(30)	(83)	(94)	7	(9)	(19)	(26)	(22)	(27)	(207)	(54)	(47)	(102)
Group teb offset (1)	(8)	(10)	(13)	(12)	(11)	(12)	(12)	(13)	(12)	(31)	(35)	(47)	(51)
Net interest income	(38)	(93)	(107)	(5)	(20)	(31)	(38)	(35)	(39)	(238)	(89)	(94)	(153)
Non-interest revenue	(7)	2	(45)	5	(14)	1	(28)	2	(7)	(50)	(41)	(36)	1
Total revenues	(45)	(91)	(152)	-	(34)	(30)	(66)	(33)	(46)	(288)	(130)	(130)	(152)
Provision for credit losses	198	200	272	236	420	44	120	42	10	670	584	820	11
Net interest and non-interest revenue	(243)	(291)	(424)	(236)	(454)	(74)	(186)	(75)	(56)	(958)	(714)	(950)	(163)
Non-interest expense	(3)	25	(18)	(21)	(19)	(9)	(17)	(10)	(8)	4	(45)	(66)	(18)
Restructuring charge (reversal)	-	-	-	(3)	-	-	-	8	-	-	-	(3)	28
Total non-interest expense	(3)	25	(18)	(24)	(19)	(9)	(17)	(2)	(8)	4	(45)	(69)	10
Income before taxes and non-controlling interest in subsidiaries	(240)	(316)	(406)	(212)	(435)	(65)	(169)	(73)	(48)	(962)	(669)	(881)	(173)
Provision for income taxes (teb) before Group teb offset	(86)	(103)	(144)	(68)	(143)	(18)	(62)	(16)	(16)	(333)	(223)	(291)	(33)
Group teb offset (1)	(8)	(10)	(13)	(12)	(11)	(12)	(12)	(13)	(12)	(31)	(35)	(47)	(51)
Provision for income taxes	(94)	(113)	(157)	(80)	(154)	(30)	(74)	(29)	(28)	(364)	(258)	(338)	(84)
Non-controlling interest in subsidiaries	6	5	6	5	5	4	5	4	5	17	14	19	20
Net income	(152)	(208)	(255)	(137)	(286)	(39)	(100)	(48)	(25)	(615)	(425)	(562)	(109)
Cash net income	(151)	(210)	(254)	(138)	(287)	(36)	(102)	(48)	(29)	(615)	(425)	(563)	(111)
Average assets	8,500	8,535	3,313	3,354	2,714	2,711	2,807	4,404	4,716	6,763	2,743	2,897	4,794
Average earning assets	7,133	7,862	2,267	2,138	1,729	1,657	1,623	3,274	3,499	5,732	1,669	1,787	3,605
Average current loans and acceptances	74	48	52	48	43	51	38	45	56	57	45	44	62
Average deposits	3,080	3,488	4,137	3,035	2,868	3,048	3,572	5,440	5,804	3,570	3,163	3,131	6,123

USD Equivalent (Canadian GAAP)

Net interest income (teb) before Group teb offset	(27)	(67)	(76)	7	(11)	(19)	(26)	(25)	(23)	(170)	(56)	(49)	(96)
Group teb offset (1)	(7)	(8)	(11)	(11)	(10)	(12)	(12)	(13)	(11)	(26)	(34)	(45)	(46)
Net interest income	(34)	(75)	(87)	(4)	(21)	(31)	(38)	(38)	(34)	(196)	(90)	(94)	(142)
Non-interest revenue	(3)	-	(36)	(5)	(13)	1	(28)	1	(8)	(39)	(40)	(45)	-
Total revenues	(37)	(75)	(123)	(9)	(34)	(30)	(66)	(37)	(42)	(235)	(130)	(139)	(142)
Provision for credit losses	181	162	224	209	412	43	119	44	9	567	574	783	17
Net interest and non-interest revenue	(218)	(237)	(347)	(218)	(446)	(73)	(185)	(81)	(51)	(802)	(704)	(922)	(159)
Non-interest expense	(2)	19	(14)	(21)	(20)	(5)	(20)	(8)	(8)	3	(45)	(66)	(17)
Restructuring charge (reversal)	-	-	-	(2)	-	-	-	8	-	-	-	(2)	26
Total non-interest expense	(2)	19	(14)	(23)	(20)	(5)	(20)	-	(8)	3	(45)	(68)	9
Income before taxes and non-controlling interest in subsidiaries	(216)	(256)	(333)	(195)	(426)	(68)	(165)	(81)	(43)	(805)	(659)	(854)	(168)
Provision for income taxes (teb) before Group teb offset	(79)	(82)	(119)	(60)	(141)	(22)	(58)	(21)	(14)	(280)	(221)	(281)	(35)
Group teb offset (1)	(7)	(8)	(11)	(11)	(10)	(12)	(12)	(13)	(11)	(26)	(34)	(45)	(46)
Provision for income taxes	(86)	(90)	(130)	(71)	(151)	(34)	(70)	(34)	(25)	(306)	(255)	(326)	(81)
Non-controlling interest in subsidiaries	5	4	5	4	5	4	5	4	5	14	14	18	18
Net income	(135)	(170)	(208)	(128)	(280)	(38)	(100)	(51)	(23)	(513)	(418)	(546)	(105)
Cash net income	(135)	(171)	(208)	(127)	(280)	(36)	(101)	(50)	(25)	(514)	(417)	(544)	(105)
Average assets	7,672	6,866	2,704	2,971	2,682	2,693	2,812	4,411	4,418	5,741	2,729	2,790	4,391
Average earning assets	6,441	6,338	1,853	1,909	1,708	1,647	1,626	3,278	3,279	4,861	1,660	1,723	3,298
Average current loans and acceptances	66	39	42	43	43	50	37	45	53	49	43	43	56
Average deposits	2,775	2,809	3,372	2,724	2,834	3,028	3,577	5,445	5,437	2,988	3,147	3,040	5,596

(1) The teb adjustment relates to teb revenue in BMO Capital Markets (75%) and Corporate Services (25%) - approximately.

NON-INTEREST REVENUE AND TRADING REVENUE

(\$ millions except as noted)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Non-Interest Revenue													
Securities commissions and fees	240	235	248	270	294	270	271	265	299	723	835	1,105	1,145
Deposit and payment service charges	206	204	205	203	190	181	182	183	180	615	553	756	728
Trading revenues (losses)	273	63	224	435	220	192	(301)	(165)	40	560	111	546	(487)
Lending fees	140	148	119	120	116	101	92	105	102	407	309	429	406
Card fees ⁽¹⁾	35	33	24	58	88	78	67	(105)	79	92	233	291	107
Investment management and custodial fees	85	84	88	87	86	85	81	84	81	257	252	339	322
Mutual fund revenues	119	106	114	140	151	144	154	148	151	339	449	589	576
Securitization revenues	202	262	264	167	133	133	80	61	65	728	346	513	296
Underwriting and advisory fees	101	103	77	66	97	98	92	103	160	281	287	353	528
Securities gains (losses), other than trading ⁽²⁾	(12)	(42)	(314)	(252)	(75)	14	(2)	148	7	(368)	(63)	(315)	247
Foreign exchange, other than trading	1	25	13	(4)	25	30	29	48	30	39	84	80	132
Insurance income	85	64	60	56	60	55	66	55	57	209	181	237	246
Other	37	35	(7)	58	79	68	5	78	60	65	152	210	274
Total Non-Interest Revenue	1,512	1,320	1,115	1,404	1,464	1,449	816	1,008	1,311	3,947	3,729	5,133	4,520
Non-interest revenue-to-total revenue	50.8 %	49.7 %	45.6 %	49.9 %	53.3 %	55.3 %	40.2 %	45.8 %	51.3 %	48.9 %	50.5 %	50.3 %	48.3 %

(1) Card fees include a \$185 million adjustment in Q4, 2007 that increased the liability associated with our customer loyalty program.

(2) A gain of \$107 million was recorded from the sale of MasterCard International Inc. shares in Q4, 2007.

Interest and Non-Interest Trading Revenue

Interest rates	288	(41)	76	169	135	107	(235)	(228)	117	323	7	176	15
Foreign exchange	85	95	117	115	88	87	89	80	70	297	264	379	273
Equities	71	56	143	99	40	22	(51)	12	59	270	11	110	189
Commodities	-	29	39	26	(14)	(18)	(12)	(24)	(149)	68	(44)	(18)	(852)
Other ⁽³⁾	(53)	17	(93)	87	(7)	(22)	(40)	10	(17)	(129)	(69)	18	42
Total	391	156	282	496	242	176	(249)	(150)	80	829	169	665	(333)
Reported as:													
Net interest income	118	93	58	61	22	(16)	52	15	40	269	58	119	154
Non-interest revenue - trading revenues (losses)	273	63	224	435	220	192	(301)	(165)	40	560	111	546	(487)
Total	391	156	282	496	242	176	(249)	(150)	80	829	169	665	(333)

(3) Includes the impact of hedging exposures in our structural balance sheet and securitization-related hedges.

Trading revenues include interest earned on trading securities and other cash instruments held in trading portfolios, less internal and external funding costs associated with trading-related derivatives and cash instruments, and realized and unrealized gains and losses on trading securities, other cash instruments, derivatives and foreign exchange activities.

Interest rates includes Canadian government securities, corporate debt instruments and interest rate derivatives.

Foreign exchange includes foreign exchange spot and foreign exchange derivatives contracts from our wholesale banking business.

Equities includes institutional equities, equity derivatives and proprietary trading.

Other includes managed futures, credit investment management, Harris trading and global distribution loan trading and sales.

NON-INTEREST EXPENSE

(\$ millions except as noted)

Non-Interest Expense

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Employee compensation													
Salaries	570	673	590	576	561	517	495	488	498	1,833	1,573	2,149	1,964
Performance based compensation	397	278	323	323	353	308	313	285	383	998	974	1,297	1,275
Employee benefits	155	178	174	108	130	155	137	128	143	507	422	530	586
Total employee compensation (1)	1,122	1,129	1,087	1,007	1,044	980	945	901	1,024	3,338	2,969	3,976	3,825
Premises and equipment													
Rental of real estate	76	79	76	72	71	68	68	65	64	231	207	279	257
Premises, furniture and fixtures	65	75	67	68	66	61	60	63	60	207	187	255	242
Property taxes	7	8	8	7	5	10	7	6	7	23	22	29	28
Computer and equipment	165	177	176	191	170	161	156	181	156	518	487	678	634
Total premises and equipment	313	339	327	338	312	300	291	315	287	979	903	1,241	1,161
Amortization of intangible assets	48	54	51	48	45	45	45	46	49	153	135	183	188
Other expenses													
Communications	55	57	51	57	50	53	42	36	38	163	145	202	149
Business and capital taxes	19	13	15	11	20	(1)	12	6	-	47	31	42	47
Professional fees	91	82	92	113	102	90	79	108	62	265	271	384	301
Travel and business development	73	73	82	95	87	74	72	92	72	228	233	328	287
Other	162	141	136	157	122	139	128	127	127	439	389	546	484
Total other expenses	400	366	376	433	381	355	333	369	299	1,142	1,069	1,502	1,268
Non-interest Expense	1,883	1,888	1,841	1,826	1,782	1,680	1,614	1,631	1,659	5,612	5,076	6,902	6,442
Restructuring charge (reversal)	(10)	-	-	(8)	-	-	-	24	-	(10)	-	(8)	159
Total Non-Interest Expense	1,873	1,888	1,841	1,818	1,782	1,680	1,614	1,655	1,659	5,602	5,076	6,894	6,601

(1) Total employee compensation includes \$118 million of severance costs in Q2, 2009.

BALANCE SHEET

(\$ millions)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	MIX	INC/(DEC)	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3	VS LAST YEAR	
As At Balances												
Cash resources	14,567	14,232	26,390	21,105	22,054	22,237	26,122	22,890	25,041	3.5 %	(7,487)	(34.0)%
Securities	110,147	107,500	98,458	100,138	88,875	88,670	89,465	98,277	86,229	26.5 %	21,272	23.9 %
Securities borrowed or purchased under resale agreements	45,250	38,521	32,283	28,033	32,433	33,596	42,937	37,093	34,216	10.9 %	12,817	39.5 %
Loans												
Residential mortgages ⁽¹⁾	48,760	48,052	50,107	49,343	51,757	52,583	53,224	52,429	62,297	11.7 %	(2,997)	(5.8)%
Non-residential mortgages	6,832	7,151	7,343	7,366	7,207	7,162	6,307	5,969	6,085	1.6 %	(375)	(5.2)%
Consumer instalment and other personal	44,466	44,316	44,355	43,737	40,292	37,954	34,517	33,189	33,009	10.7 %	4,174	10.4 %
Credit cards	2,383	2,100	2,105	2,120	3,532	4,338	4,685	4,493	4,347	0.6 %	(1,149)	(32.5)%
Businesses and governments	63,873	70,120	77,214	76,785	64,754	60,780	59,898	56,681	57,710	15.4 %	(881)	(1.4)%
Customers' liability under acceptances	166,314	171,739	181,124	179,351	167,542	162,817	158,631	152,761	163,448	40.0 %	(1,228)	(0.7)%
Allowance for credit losses	9,042	9,736	10,716	9,358	9,834	10,345	11,590	12,389	8,993	2.2 %	(792)	(8.1)%
(1,798)	(1,825)	(1,741)	(1,747)	(1,494)	(1,336)	(1,227)	(1,055)	(1,045)		(0.4)%	(304)	(20.3)%
Total net loans and acceptances	173,558	179,650	190,099	186,962	175,882	171,826	168,994	164,095	171,396	41.8 %	(2,324)	(1.3)%
Other assets												
Derivative instruments	59,580	77,473	81,985	65,586	43,167	44,557	36,857	32,585	30,030	14.3 %	16,413	38.0 %
Premises and equipment	1,642	1,684	1,709	1,721	1,582	1,570	1,521	1,522	1,561	0.4 %	60	3.8 %
Goodwill	1,551	1,670	1,706	1,635	1,449	1,398	1,189	1,140	1,232	0.4 %	102	7.1 %
Intangible assets	647	671	676	710	658	662	608	582	603	0.2 %	(11)	(1.7)%
Other	8,419	10,844	9,868	10,160	8,947	10,642	9,132	8,340	8,846	2.0 %	(528)	(5.9)%
Total Assets	415,361	432,245	443,174	416,050	375,047	375,158	376,825	366,524	359,154	100.0 %	40,314	10.7 %
Deposits												
Banks	23,211	27,874	31,422	30,346	29,988	30,938	34,991	34,100	30,561	5.6 %	(6,777)	(22.6)%
Businesses and governments	122,269	118,205	133,388	136,111	131,748	122,707	125,312	121,748	120,757	29.4 %	(9,479)	(7.2)%
Individuals	99,473	101,090	99,770	91,213	86,921	84,935	82,608	76,202	77,709	24.0 %	12,552	14.4 %
Total deposits	244,953	247,169	264,580	257,670	248,657	238,580	242,911	232,050	229,027	59.0 %	(3,704)	(1.5)%
Other liabilities												
Derivative instruments	58,570	75,070	77,764	60,048	36,786	40,347	32,776	33,584	30,543	14.1 %	21,784	59.2 %
Acceptances	9,042	9,736	10,716	9,358	9,834	10,345	11,590	12,389	8,993	2.2 %	(792)	(8.1)%
Securities sold but not yet purchased	12,717	14,131	16,327	18,792	17,415	20,053	28,393	25,039	28,551	3.1 %	(4,698)	(27.0)%
Securities lent or sold under repurchase agreements	48,816	46,170	36,012	32,492	28,148	29,894	28,331	31,263	30,992	11.8 %	20,668	73.4 %
Other	16,149	14,708	12,969	14,071	11,650	13,940	12,478	12,055	10,682	3.9 %	4,499	38.6 %
Subordinated debt	4,249	4,379	4,389	4,315	4,204	4,199	3,446	3,446	3,446	1.0 %	45	1.0 %
Capital trust securities	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	0.3 %	-	0.0 %
Preferred share liability	-	-	-	250	250	250	250	250	450	0.0 %	(250)	(100.0)%
Share capital												
Preferred shares	2,571	2,171	1,896	1,746	1,746	1,446	1,196	1,196	946	0.6 %	825	47.3 %
Common shares	6,055	5,928	5,780	4,708	4,712	4,668	4,452	4,411	4,372	1.5 %	1,343	28.5 %
Contributed surplus	78	77	76	69	68	67	65	58	56	0.0 %	10	15.2 %
Retained earnings	11,525	11,391	11,434	11,632	11,471	11,327	11,056	11,166	11,158	2.5 %	54	0.5 %
Accumulated other comprehensive income (loss)	(514)	165	81	(251)	(1,044)	(1,108)	(1,269)	(1,533)	(1,212)	(0.1)%	530	50.7 %
Total Liabilities and Shareholders' Equity	415,361	432,245	443,174	416,050	375,047	375,158	376,825	366,524	359,154	100.0 %	40,314	10.7 %

(1) Residential mortgages include both consumer and commercial residential mortgages. The latter is included in the commercial mortgages category in the loan schedules by product and industry.

BALANCE SHEET

(\$ millions)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	INC/
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	(DEC)
Average Daily Balances												
Cash resources	12,804	23,379	25,946	19,569	25,802	24,056	28,621	32,514	26,276	20,681	26,175	(21.0)%
Securities	110,770	107,667	103,947	88,746	87,295	91,043	97,205	92,314	85,158	107,459	91,853	17.0 %
Securities borrowed or purchased under resale agreements	42,012	42,269	36,693	43,823	42,293	46,198	49,968	40,440	36,861	40,303	46,153	(12.7)%
Loans												
Residential mortgages ⁽¹⁾	48,591	49,329	49,728	52,560	52,756	52,789	52,954	56,807	62,513	49,210	52,833	(6.9)%
Non-residential mortgages	6,826	7,320	7,410	7,334	7,139	6,625	6,187	5,969	6,011	7,184	6,651	8.0 %
Consumer instalment and other personal	44,146	44,568	44,320	41,992	39,087	37,002	34,141	33,012	32,253	44,342	36,741	20.7 %
Credit cards	2,257	2,017	2,188	3,691	4,500	4,635	4,784	4,494	4,168	2,155	4,640	(53.5)%
Businesses and governments	67,203	75,595	77,920	70,779	63,485	59,802	59,653	56,807	55,322	73,551	60,989	20.6 %
Customers' liability under acceptances	169,023	178,829	181,566	176,356	166,967	160,853	157,719	157,089	160,267	176,442	161,854	9.0 %
Allowance for credit losses	(1,748)	(1,818)	(1,799)	(1,574)	(1,348)	(1,252)	(1,066)	(1,010)	(1,025)	(1,788)	(1,222)	(46.4)%
Total net loans and acceptances	176,929	187,401	190,520	184,959	175,902	171,178	168,193	167,650	168,656	184,918	171,762	7.7 %
Other assets												
Derivative instruments	65,119	81,956	86,956	54,519	51,657	45,672	34,304	31,088	37,474	77,967	43,865	77.7 %
Other	14,883	17,938	18,941	17,443	12,924	15,922	13,068	11,879	10,910	17,251	13,957	23.6 %
Total Assets	422,517	460,610	463,003	409,059	395,873	394,069	391,359	375,885	365,335	448,579	393,765	13.9 %
Deposits												
Banks	26,058	29,994	29,676	31,427	33,267	33,828	39,925	38,232	29,832	28,560	35,687	(20.0)%
Businesses and governments	118,510	130,058	139,877	131,233	129,927	127,887	129,571	127,403	117,180	129,475	129,137	0.3 %
Individuals	98,888	101,129	95,787	87,994	85,342	82,936	79,541	76,360	77,188	98,574	82,604	19.3 %
Total deposits	243,456	261,181	265,340	250,654	248,536	244,651	249,037	241,995	224,200	256,609	247,428	3.7 %
Other liabilities												
Derivative instruments	62,912	80,278	83,133	50,365	46,789	41,945	33,907	31,995	38,825	75,388	40,872	84.4 %
Other	91,387	95,133	91,102	85,542	78,595	86,880	88,147	81,712	82,464	92,512	84,524	9.5 %
Subordinated debt	4,085	4,065	4,162	4,199	4,196	3,643	3,446	3,446	2,930	4,105	3,763	9.1 %
Capital trust securities	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	0.0 %
Preferred share liability	-	-	65	250	250	250	250	317	450	22	250	(91.2)%
Shareholders' equity	19,527	18,802	18,051	16,899	16,357	15,550	15,422	15,270	15,316	18,793	15,778	19.1 %
Total Liabilities and Shareholders' Equity	422,517	460,610	463,003	409,059	395,873	394,069	391,359	375,885	365,335	448,579	393,765	13.9 %

(1) Residential mortgages include both consumer and commercial residential mortgages. The latter is included in the commercial mortgages category in the loan schedules by product and industry.

**STATEMENT OF CHANGES IN
SHAREHOLDERS' EQUITY**

(\$ millions)

	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	YTD 2009	YTD 2008	Fiscal 2008	Fiscal 2007
Preferred Shares													
Balance at beginning of period	2,171	1,896	1,746	1,746	1,446	1,196	1,196	946	946	1,746	1,196	1,196	596
Issued during the period	400	275	150	-	300	250	-	250	-	825	550	550	600
Balance at End of Period	2,571	2,171	1,896	1,746	1,746	1,446	1,196	1,196	946	2,571	1,746	1,746	1,196
Common Shares													
Balance at beginning of period	5,928	5,818	4,773	4,712	4,668	4,452	4,411	4,372	4,326	4,773	4,411	4,411	4,231
Issued during the period	-	-	1,000	-	-	-	-	-	-	1,000	-	-	-
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	93	103	35	35	32	27	28	28	30	231	87	122	113
Issued under the Stock Option Plan	34	7	10	26	12	9	13	23	41	51	34	60	132
Issued on the exchange of shares of a subsidiary corporation	-	-	-	-	-	-	-	-	-	-	-	-	1
Issued on the acquisition of a business	-	-	-	-	-	180	-	-	-	-	180	180	-
Repurchased for cancellation	-	-	-	-	-	-	-	(12)	(25)	-	-	-	(66)
Balance at End of Period	6,055	5,928	5,818	4,773	4,712	4,668	4,452	4,411	4,372	6,055	4,712	4,773	4,411
Treasury Shares													
Balance at beginning of period	-	-	(38)	(65)	-	-	-	-	-	-	-	(65)	-
Stock option expense/exercised	77	76	69	68	67	65	58	56	55	69	58	58	49
Premium on treasury shares	1	1	5	1	1	2	7	2	1	7	10	11	9
Balance at End of Period	78	77	76	69	68	67	65	58	56	78	68	69	58
Retained Earnings													
Balance at beginning of period	11,391	11,434	11,632	11,471	11,327	11,056	11,166	11,158	11,017	11,632	11,166	11,166	10,974
Cumulative impact of adopting new accounting requirements for financial instruments, net of income taxes	-	-	-	-	-	-	-	-	-	-	-	-	(71)
Net income	557	358	225	560	521	642	255	452	660	1,140	1,418	1,978	2,131
Dividends - Preferred shares	(33)	(26)	(23)	(25)	(19)	(14)	(15)	(12)	(9)	(82)	(48)	(73)	(43)
- Common shares	(384)	(382)	(378)	(355)	(353)	(352)	(350)	(348)	(340)	(1,144)	(1,055)	(1,410)	(1,353)
Common shares repurchased for cancellation	-	-	-	-	-	-	-	(79)	(170)	-	-	-	(458)
Share issue expense	(6)	(4)	(22)	-	(5)	(5)	-	(5)	-	(32)	(10)	(10)	(14)
Treasury shares	-	11	-	(19)	-	-	-	-	-	11	-	(19)	-
Balance at End of Period	11,525	11,391	11,434	11,632	11,471	11,327	11,056	11,166	11,158	11,525	11,471	11,632	11,166
Accumulated Other Comprehensive Income (Loss) on Available-for-Sale Securities													
Balance at beginning of period	173	(8)	(74)	59	110	33	35	(52)	7	(74)	35	35	-
Impact of remeasuring available-for-sale securities to market value on November 1, 2006 net of income taxes	-	-	-	-	-	-	-	-	-	-	-	-	3
Unrealized gains (losses) on available-for-sale securities arising during the period net of income taxes	111	211	(44)	(226)	(89)	60	(25)	80	(73)	278	(54)	(280)	15
Reclassification to earnings of (gains) losses in the period net of income taxes	(4)	(30)	110	93	38	17	23	7	14	76	78	171	17
Balance at End of Period	280	173	(8)	(74)	59	110	33	35	(52)	280	59	(74)	35
Accumulated Other Comprehensive Income (Loss) on Cash Flow Hedges													
Balance at beginning of period	477	450	258	28	(22)	(102)	(166)	(205)	(95)	258	(166)	(166)	-
Impact of new cash flow hedge accounting rules on November 1, 2006 net of income taxes	-	-	-	-	-	-	-	-	-	-	-	-	(51)
Gains (losses) on cash flow hedges arising during the period net of income taxes	(293)	25	193	222	37	77	27	28	(109)	(75)	141	363	(128)
Reclassification to earnings of (gains) losses on cash flow hedges net of income taxes	(70)	2	(1)	8	13	3	37	11	(1)	(69)	53	61	13
Balance at End of Period	114	477	450	258	28	(22)	(102)	(166)	(205)	114	28	258	(166)
Accumulated Other Comprehensive Loss on Translation of Net Foreign Operations													
Balance at beginning of period	(485)	(361)	(435)	(1,131)	(1,196)	(1,200)	(1,402)	(955)	(835)	(435)	(1,402)	(1,402)	(789)
Unrealized gain (loss) on translation of net foreign operations	(1,238)	(363)	228	1,926	182	26	592	(1,196)	(375)	(1,373)	800	2,726	(1,697)
Impact of hedging unrealized gain (loss) on translation of net foreign operations net of income taxes	815	239	(154)	(1,230)	(117)	(22)	(390)	749	255	900	(529)	(1,759)	1,084
Balance at End of Period	(908)	(485)	(361)	(435)	(1,131)	(1,196)	(1,200)	(1,402)	(955)	(908)	(1,131)	(435)	(1,402)
Total Accumulated Other Comprehensive Income (Loss)	(514)	165	81	(251)	(1,044)	(1,108)	(1,269)	(1,533)	(1,212)	(514)	(1,044)	(251)	(1,533)
Total Shareholders' Equity	19,715	19,732	19,267	17,904	16,953	16,400	15,500	15,298	15,320	19,715	16,953	17,904	15,298

AVERAGE ASSETS BY OPERATING GROUP AND GEOGRAPHIC AREA

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Personal & Commercial Banking													
Canada	124,070	122,452	124,847	127,856	126,242	124,245	123,005	121,323	119,608	123,804	124,499	125,343	118,712
United States	29,081	33,361	33,753	30,438	27,538	25,481	24,206	22,159	23,454	32,051	25,744	26,924	23,477
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	153,151	155,813	158,600	158,294	153,780	149,726	147,211	143,482	143,062	155,855	150,243	152,267	142,189
Private Client Group													
Canada	9,814	7,196	6,080	6,136	5,898	5,680	5,589	5,308	4,819	7,703	5,723	5,827	4,822
United States	2,665	3,005	3,035	2,635	2,332	2,315	2,256	2,206	2,244	2,900	2,301	2,385	2,299
Other	462	470	431	449	467	478	391	349	362	454	445	446	421
Total	12,941	10,671	9,546	9,220	8,697	8,473	8,236	7,863	7,425	11,057	8,469	8,658	7,542
BMO Capital Markets													
Canada	121,978	135,826	139,713	110,972	100,585	102,618	107,579	106,539	97,569	132,469	103,601	105,454	94,125
United States	90,069	113,780	119,359	97,608	99,388	97,920	93,318	81,125	80,970	107,670	96,868	97,054	80,580
Other	28,842	30,977	29,046	30,800	31,292	31,274	32,093	32,568	32,295	29,606	31,555	31,365	32,379
Total	240,889	280,583	288,118	239,380	231,265	231,812	232,990	220,232	210,834	269,745	232,024	233,873	207,084
Corporate Services, including Technology and Operations													
Canada	7,013	4,982	3,328	(1,228)	(621)	1,314	53	(164)	(756)	5,109	242	(129)	(1,087)
United States	8,500	8,535	3,313	3,354	2,714	2,711	2,807	4,404	4,716	6,763	2,743	2,897	4,794
Other	23	26	98	39	38	33	62	68	54	50	44	43	53
Total	15,536	13,543	6,739	2,165	2,131	4,058	2,922	4,308	4,014	11,922	3,029	2,811	3,760
Total Consolidated													
Canada	262,875	270,456	273,968	243,736	232,104	233,857	236,226	233,006	221,240	269,085	234,065	236,495	216,572
United States	130,315	158,681	159,460	134,035	131,972	128,427	122,587	109,894	111,384	149,384	127,656	129,260	111,150
Other	29,327	31,473	29,575	31,288	31,797	31,785	32,546	32,985	32,711	30,110	32,044	31,854	32,853
Total	422,517	460,610	463,003	409,059	395,873	394,069	391,359	375,885	365,335	448,579	393,765	397,609	360,575

**GOODWILL AND
INTANGIBLE ASSETS**

(\$ millions)	November 1	Additions/Purchases				Amortization				Other: Includes FX ⁽¹⁾				July 31
	2008	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	2009
Intangible Assets														
Customer relationships	28	-	8	(5)	-	(2)	(2)	(2)	-	15	1	2	-	43
Core deposit intangibles	143	-	-	-	-	(5)	(7)	(7)	-	(49)	(2)	(7)	-	66
Branch distribution networks	32	-	-	-	-	(3)	(3)	(3)	-	1	2	(2)	-	24
Purchased software	131	-	-	-	-	(18)	(15)	(11)	-	11	3	18	-	119
Developed software	375	-	4	-	-	(23)	(27)	(25)	-	39	30	18	-	391
Other	1	-	3	-	-	-	-	-	-	-	-	-	-	4
Total Intangible Assets	710	-	15	(5)	-	(51)	(54)	(48)	-	17	34	29	-	647

Goodwill

Harris Bankcorp, Inc. and subsidiaries	204	-	-	-	-	-	-	-	-	4	(6)	(20)	-	182
First National Bank of Joliet	122	-	-	-	-	-	-	-	-	2	(3)	(12)	-	109
Bank of Montreal Securities Canada Limited	129	-	-	-	-	-	-	-	-	-	-	-	-	129
Moneris Solutions Corporation	62	-	-	-	-	-	-	-	-	18	(1)	(3)	-	76
Guardian Group of Funds Ltd.	187	-	-	-	-	-	-	-	-	-	-	-	-	187
myCFO	34	-	-	-	-	-	-	-	-	-	(1)	(3)	-	30
Gerard Klauer Mattison	41	-	-	-	-	-	-	-	-	1	(1)	(4)	-	37
Lakeland Community Bank	25	-	-	-	-	-	-	-	-	-	-	(3)	-	22
New Lenox State Bank	175	-	-	-	-	-	-	-	-	3	(5)	(16)	-	157
Mercantile Bancorp, Inc.	88	-	-	-	-	-	-	-	-	1	(2)	(9)	-	78
Villa Park Trust and Savings Bank	47	-	-	-	-	-	-	-	-	1	(2)	(4)	-	42
First National Bank	179	-	-	-	-	-	-	-	-	3	(5)	(17)	-	160
bcpbank Canada	11	-	-	-	-	-	-	-	-	-	-	-	-	11
Pyrford International	19	6	-	-	-	-	-	-	-	(1)	(1)	1	-	24
Merchants & Manufacturers	121	-	-	-	-	-	-	-	-	21	(4)	(13)	-	125
Ozaukee	147	-	-	-	-	-	-	-	-	12	(8)	(14)	-	137
GKST	10	-	-	-	-	-	-	-	-	-	2	(1)	-	11
AIG Life Insurance Company of Canada	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Other	34	-	-	-	-	-	-	-	-	-	-	(1)	-	33
Total Goodwill	1,635	6	1	-	-	-	-	-	-	65	(37)	(119)	-	1,551

(1) Other changes in goodwill and intangible assets includes the foreign exchange effects of U.S. dollar denominated intangible assets and goodwill, purchase accounting adjustments and certain other reclassifications.

UNREALIZED GAINS (LOSSES)

ON SECURITIES, OTHER THAN TRADING (\$ millions)	Book Value				Unrealized Gains (Losses)						
	2009 Q3	2009 Q2	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3
Securities, Other Than Trading											
Canadian governments	13,692	10,596	102	242	84	30	-	-	-	-	(1)
U.S. governments	7,502	8,837	63	46	131	32	23	84	49	8	(69)
Mortgage-backed securities - Canada ⁽²⁾	6,382	6,343	162	141	39	87	141	137	49	20	-
- U.S.	851	1,706	20	25	17	3	(2)	8	-	(6)	(12)
Corporate debt ^{(3) (4)}	13,201	11,068	46	(23)	(94)	(255)	(58)	(16)	(25)	(3)	(5)
Corporate equity ^{(3) (4) (5)}	1,995	2,149	(15)	(37)	(45)	(19)	13	9	16	26	158
Other governments	372	97	3	5	5	1	1	3	-	-	(1)
Unrealized Gains (Losses) On Total Securities, Other Than Trading	43,995	40,796	381	399	137	(121)	118	225	89	45	70

(2) These mortgage-backed securities are supported by guaranteed mortgages.

(3) Corporate debt and corporate equity include merchant banking investments, which have been recorded at fair value since November 1, 2004, when we adopted new accounting rules applicable to our merchant banking subsidiaries.

(4) Included in unrealized gains (losses) are losses of \$12 million in corporate debt and losses of \$13 million in corporate equity related to securities transferred from trading effective August 1, 2008, for the quarter ended July 31, 2009 (losses of \$70 million in corporate debt and \$22 million in corporate equity for the quarter ended April 30, 2009, and losses of \$115 million in corporate debt and \$25 million in corporate equity for the quarter ended January 31, 2009, and losses of \$169 million in corporate debt and \$14 million in corporate equity for the quarter ended October 31, 2008).

(5) Excluded from corporate equity are unrealized gains of \$55 million and \$5 million related to our investments in Visa Inc. and MasterCard International Inc., respectively for the quarter ended July 31, 2009

(unrealized gains of \$59 million and \$4 million related to our investments in Visa Inc. and MasterCard International Inc., respectively for the quarter ended April 30, 2009, unrealized gains of \$57 million and \$6 million related to

our investments in Visa Inc. and MasterCard International Inc., respectively for the quarter ended January 31, 2009, unrealized gains of \$74 million and \$7 million related to our investments in Visa Inc. and MasterCard International Inc., respectively for the quarter ended October 31, 2008, unrealized gains of \$75 million and \$9 million related to our investments in Visa Inc. and MasterCard International Inc., respectively for the quarter ended July 31, 2008).

These amounts are not included because the sale of those shares is restricted.

U.S. GAAP RECONCILIATION

(\$ millions except as noted)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Net Income-Canadian GAAP	557	358	225	560	521	642	255	452	660	1,140	1,418	1,978	2,131
Increase (Decrease) net of tax:													
Pension and related benefits expense	-	-	-	-	-	1	1	-	-	-	2	2	-
Stock-based compensation (1)	-	-	(1)	(1)	(1)	(1)	(1)	(3)	(3)	(1)	(3)	(4)	(13)
Merchant banking investments	-	26	40	(14)	2	9	2	12	14	66	13	(1)	5
Software development expense	-	-	-	-	-	-	(1)	(7)	(7)	-	(1)	(1)	(27)
Liabilities and equity	-	-	1	3	3	3	3	4	5	1	9	12	20
Reclassification of trading securities into available-for-sale securities (2)	12	5	36	(123)	-	-	-	-	-	53	-	(123)	-
Other (3)/(4)	4	3	2	2	1	1	1	6	(13)	9	3	5	(1)
Net Income-U.S. GAAP	573	392	303	427	526	655	260	464	656	1,268	1,441	1,868	2,115
U.S. GAAP:													
Basic Earnings Per Share													
Net Income	\$1.00	\$0.67	\$0.54	\$0.79	\$1.01	\$1.28	\$0.49	\$0.90	\$1.30	\$2.21	\$2.78	\$3.57	\$4.14
Diluted Earnings Per Share													
Net Income	\$0.99	\$0.67	\$0.54	\$0.79	\$1.00	\$1.27	\$0.48	\$0.90	\$1.27	\$2.20	\$2.75	\$3.54	\$4.08

- (1) On November 1, 2005, we prospectively adopted the new accounting standard on Stock-Based Compensation (see Note 9 to the unaudited interim consolidated financial statements for the quarter ended October 31, 2006). Under United States GAAP, Stock-Based Compensation granted to employees eligible to retire should be expensed at the time of grant. During the quarter ended July 31, 2006, we retroactively adopted new Canadian accounting guidance on Stock-Based Compensation, which is harmonized with United States GAAP. Due to the differences in method of adoption, there will continue to be an adjustment to the Consolidated Statement of Income until the Stock Based Compensation granted prior to November 1, 2005 has been fully amortized.
- (2) During the quarter ended October 31, 2008, we adopted new Canadian accounting guidance which allows, in rare circumstances, certain reclassifications of non-derivative financial assets from the trading category to either the available-for-sale or held-to-maturity categories. This new guidance is consistent with United States GAAP, except that United States GAAP requires that the reclassification be recorded on the date the transfer is completed. We elected to transfer securities from trading to available-for-sale for which we had a change in intent caused by current market circumstances to hold the securities for the foreseeable future rather than to exit or trade them in the short term. The Canadian accounting guidance was applicable on a retroactive basis to August 1, 2008 for us and the transfers took place at the fair value of the securities on August 1, 2008. We reclassified these securities under United States GAAP effective October 31, 2008. This difference will reverse as these securities are sold.
- (3) During the quarter ended January 31, 2008, we adopted the new United States accounting standard which allows to elect to report selected financial assets and liabilities at fair value and establishes new disclosure requirements for assets and liabilities to which the fair value option is applied. The new standard eliminated a difference between Canadian and United States GAAP.
- (4) During the quarter ended July 31, 2009, we adopted new United States guidance issued by the Financial Accounting Standards Board which amended the impairment assessment guidance and recognition principles of other-than-temporary impairment for debt securities and enhanced the presentation and disclosure requirements for debt and equity securities. Under the new guidance, if a debt security is determined to be other-than-temporarily impaired, the amount of the impairment equal to the credit loss will be recorded in income and the remaining impairment charge will be recorded in other comprehensive income. Under Canadian GAAP, all impairment is recorded in income.

ASSETS UNDER ADMINISTRATION AND MANAGEMENT

(\$ millions)

	2009	2009	2009	2008	2008	2008	2008	2007	2007
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Assets Under Administration (5)									
Institutional	108,045	126,266	127,559	123,577	106,781	98,841	92,010	85,846	91,277
Personal	139,915	135,920	133,338	134,913	140,020	145,106	141,635	143,893	144,753
Mutual Funds	223	148	114	109	132	145	151	169	176
Total	248,183	262,334	261,011	258,599	246,933	244,092	233,796	229,908	236,206
Assets Under Management (5)									
Institutional	26,213	26,800	28,765	30,356	32,349	32,197	42,098	44,494	52,290
Personal	49,616	49,496	50,851	54,924	55,465	55,368	55,064	53,937	56,310
Mutual Funds	24,670	22,333	21,428	23,442	28,220	29,395	28,490	30,976	30,516
Total	100,499	98,629	101,044	108,722	116,034	116,960	125,652	129,407	139,116
Total Assets under Administration and Management	348,682	360,963	362,055	367,321	362,967	361,052	359,448	359,315	375,322

(5) Assets Under Administration of approximately US\$1 billion are also included in Assets Under Management (since Q3, 2007).

ASSET SECURITIZATION

(\$ millions)

Securitized Balances

	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	YTD 2009	YTD 2008	Fiscal 2008	Fiscal 2007
Credit card loans	4,719	4,719	4,719	4,719	3,097	2,050	1,500	1,500	1,500	4,719	3,097	4,719	1,500
Residential mortgages in Bank-sponsored conduits (uninsured)	4,748	4,819	4,905	4,895	4,893	4,926	4,937	4,925	4,875	4,748	4,893	4,895	4,925
Total exposure securitized by the bank	9,467	9,538	9,624	9,614	7,990	6,976	6,437	6,425	6,375	9,467	7,990	9,614	6,425
Residential mortgages securitized with third parties	15,487	17,118	17,524	13,926	10,517	9,601	7,927	7,766	7,550	15,487	10,517	13,926	7,766
Total	24,954	26,656	27,148	23,540	18,507	16,577	14,364	14,191	13,925	24,954	18,507	23,540	14,191

Impact of Securitization on Net Income before Income Taxes

	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	YTD 2009	YTD 2008	Fiscal 2008	Fiscal 2007
Net interest income ⁽¹⁾	(175)	(171)	(170)	(92)	(57)	(45)	(40)	(36)	(37)	(516)	(142)	(234)	(159)
Non-interest income ⁽²⁾	80	144	138	85	78	99	40	23	20	362	217	302	126
Provision for credit losses ⁽³⁾	43	44	32	22	13	9	8	9	9	119	30	52	36
Pre Tax Income	(52)	17	-	15	34	63	8	(4)	(8)	(35)	105	120	3

Securitization Revenues (Non-Interest Revenue)

Below is a more detailed breakdown of the Securitization Revenues shown on the Non-Interest Revenue schedule

	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	YTD 2009	YTD 2008	Fiscal 2008	Fiscal 2007
Credit card loans	161	164	180	135	91	64	56	55	60	505	211	346	239
Residential mortgages	41	98	84	32	42	69	24	10	2	223	135	167	52
Consumer instalment and other personal loans	-	-	-	-	-	-	-	(4)	3	-	-	-	5
Total Securitization Revenues	202	262	264	167	133	133	80	61	65	728	346	513	296

MORTGAGE-BACKED SECURITIES RETAINED

(On Balance Sheet)

(\$ millions)

Mortgage-backed Securities Retained ⁽⁴⁾

	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	YTD 2009	YTD 2008	Fiscal 2008	Fiscal 2007
Outstanding at end of period	6,326	6,303	4,769	9,544	9,147	8,403	8,617	8,902	-	6,326	9,147	9,544	8,902

(1) Represents the reduction in the net interest income reported by the Bank as a result of removing the assets from the Balance Sheet.

(2) Represents the impact on non-interest revenue of securitization revenues received net of a reduction in card fees as a result of removing the assets from the Balance Sheet.

(3) Represents the improvement in provision for credit losses as a result of securitizing the assets.

(4) Comprised of Canadian Government-insured residential mortgages and reported as available-for-sale securities in the Consolidated Balance Sheet.

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS

(\$ millions except as noted)

	Q3 2009				Q2 2009				Q1 2009				Q4 2008			
	Canadian		SIVs/Credit Protection		Canadian		SIVs/Credit Protection		Canadian		SIVs/Credit Protection		Canadian		SIVs/Credit Protection	
	Conduits (1)	US Conduits	Vehicle Assets	Total	Conduits (1)	US Conduits	Vehicle Assets	Total	Conduits (1)	US Conduits	Vehicle Assets	Total	Conduits	US Conduits	Vehicle Assets	Total
Auto loans/leases	1,494	300	-	1,794	1,946	380	-	2,326	2,371	352	-	2,723	3,047	237	-	3,284
Credit card receivables	770	338	-	1,108	770	634	-	1,404	770	715	-	1,485	650	730	-	1,380
Residential mortgages (insured)	517	-	-	517	645	-	-	645	637	-	-	637	715	-	-	715
Residential mortgages (uninsured)	2,520	24	-	2,544	2,870	57	-	2,927	3,187	120	-	3,307	3,525	126	-	3,651
Commercial mortgages	336	161	-	497	397	230	-	627	476	240	-	716	504	209	-	713
Personal line of credit	-	97	-	97	-	121	-	121	-	139	-	139	-	150	-	150
Equipment loans/leases	286	412	-	698	344	515	-	859	398	601	-	999	451	1,092	-	1,543
Trade receivables	35	8	-	43	35	70	-	105	-	217	-	252	35	-	-	287
Corporate loans	-	1,154	-	1,154	-	1,394	-	1,394	-	1,478	-	1,478	-	1,389	-	1,389
Daily auto rental	696	-	-	696	438	25	-	463	477	55	-	532	741	236	-	977
Floorplan finance receivables	220	-	-	220	328	-	-	328	328	325	-	653	335	259	-	594
Collateralized debt obligations (AAA/R-1 (high) securities)	-	1,893	-	1,893	-	2,095	-	2,095	-	2,188	-	2,188	-	2,224	-	2,224
Other pool type	402	561	-	963	406	646	-	1,052	413	760	-	1,173	419	901	-	1,320
SIV assets (financial institutions debt and securitized assets)	-	-	8,216	8,216	-	-	-	8,216	9,313	9,313	-	18,626	-	-	10,271	10,271
Credit protection vehicle assets	-	-	2,421	2,421	-	-	-	2,421	2,880	2,880	-	5,760	-	2,794	-	2,794
Total	7,276	4,948	10,637	22,861	8,179	6,167	12,193	26,539	9,062	7,190	12,983	29,265	10,422	7,631	13,065	31,118

(1) Canadian Conduit totals include amounts pertaining to conduits that have been directly funded by the Bank (\$1.035 billion as at Q3, 2009, \$217 million as at Q2, 2009, \$246 million as at Q1, 2009 and \$273 million as at Q4, 2008).

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

	Q3 2009				Q2 2009				Q1 2009				Q4 2008			
	Undrawn Committed Facilities and Notional		Drawn Loan Facilities and Securities Held (2)		Undrawn Committed Facilities and Notional		Drawn Loan Facilities and Securities Held (2)		Undrawn Committed Facilities and Notional		Drawn Loan Facilities and Securities Held (2)		Undrawn Committed Facilities and Notional		Drawn Loan Facilities and Securities Held (2)	
	Amounts (2,4)	First Loss Positions (2)	Amounts (2,4)	First Loss Positions (2)	Amounts (2,4)	First Loss Positions (2)	Amounts (2,4)	First Loss Positions (2)	Amounts (2,4)	First Loss Positions (2)	Amounts (2,4)	First Loss Positions (2)	Amounts (2,4)	First Loss Positions (2)	Amounts (2,4)	First Loss Positions (2)
Bank Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit card receivables (5)	-	264	72	336	-	264	73	337	-	264	68	332	-	263	62	325
Residential mortgages (uninsured)	4,817	-	111	4,928	4,830	-	104	4,934	4,866	-	80	4,946	4,896	-	60	4,956
Total Bank Assets	4,817	264	183	5,264	4,830	264	177	5,271	4,866	264	148	5,278	4,896	263	122	5,281
Third Party Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Auto loans/leases	1,501	616	-	2,117	2,683	-	-	2,683	3,031	-	-	3,031	3,532	-	-	3,532
Credit card receivables	1,375	-	-	1,375	1,654	-	-	1,654	1,495	-	-	1,495	1,716	-	-	1,716
Residential mortgages (insured)	528	-	-	528	599	-	-	599	650	-	-	650	1,542	-	-	1,542
Residential mortgages (uninsured)	2,608	-	-	2,608	3,109	-	-	3,109	3,405	-	-	3,405	3,030	-	-	3,030
Commercial mortgages	558	-	-	558	691	-	-	691	806	-	-	806	819	-	-	819
Personal line of credit	99	-	-	99	123	-	-	123	142	-	-	142	153	-	-	153
Equipment loans/leases	721	-	-	721	884	-	-	884	1,029	-	-	1,029	1,141	-	-	1,141
Trade receivables	320	-	-	320	345	-	-	345	353	-	-	353	716	-	-	716
Corporate loans	1,334	-	-	1,334	1,555	-	-	1,555	1,859	-	-	1,859	1,761	-	-	1,761
Daily auto rental	617	-	-	617	796	-	-	796	956	-	-	956	1,450	-	-	1,450
Floorplan finance receivables	-	220	-	220	334	-	-	334	819	-	-	819	772	-	-	772
Collateralized debt obligations (AAA/R-1 (high) securities)	2,140	22	-	2,162	2,461	24	-	2,485	2,491	25	-	2,516	2,609	24	-	2,633
Other pool type	1,151	-	-	1,151	1,249	-	-	1,249	1,288	-	-	1,288	1,608	-	-	1,608
SIV assets (financial institutions debt and securitized assets)	300	7,821	-	8,121	1,934	7,379	-	9,313	3,013	6,752	-	9,765	5,064	5,208	-	10,272
Credit protection vehicle assets (2)	21,298	-	-	21,298	21,297	-	-	21,297	21,297	-	-	21,297	21,297	-	-	21,297
Trading securities reclassified to AFS	-	481	-	481	-	485	-	485	-	492	-	492	-	489	-	489
Montreal Accord Assets	300	145	-	445	300	145	-	445	300	145	-	445	-	-	-	-
Total Third Party Assets	34,850	9,305	-	44,155	40,014	8,033	-	48,047	42,934	7,414	-	50,348	47,210	5,721	-	52,931
Total	39,667	9,569	183	49,419	44,844	8,297	177	48,047	47,800	7,678	148	55,626	52,106	5,984	122	58,212

(2) Amounts reported for credit protection vehicle assets under Undrawn Committed Facilities and Notional Amounts represent aggregate notional amounts of the credit protection vehicle assets related credit default swap exposures and does not represent committed funding obligations.

(3) First Loss Positions reflect deferred purchase price amounts for securitization of the Bank's own credit cards and conventional mortgages net of servicing liabilities and tax impacts.

(4) External Credit Assessment Institutions (ECAIs) used for securitizations liquidity facility ratings are S&P, Moody's and Fitch.

(5) ECAIs used for securitization notes are S&P & Moody's.

(6) The credit card receivable securities held from Bank asset securitizations represent the Bank's seller's interest in investment grade subordinated notes issued by Master Credit Card Trust.

CAPITAL CHARGES FOR SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY RISK WEIGHTS

(\$ millions)

Traditional Securitizations Risk Weights	Q3 2009		Q2 2009		Q1 2009		Q4 2008		Q3 2008	
	RBA/Inferred Rating/IAA	Capital Required	RBA/Inferred Rating/IAA	Capital Required	RBA/Inferred Rating/IAA	Capital Required	RBA/Inferred Rating/IAA	Capital Required	RBA/Inferred Rating/IAA	Capital Required
	Exposure Amount (1,3)		Exposure Amount (1,3)		Exposure Amount (1,3)		Exposure Amount (1,3)		Exposure Amount (1,3)	
Bank Assets										
7%	-	-	-	-	-	-	-	-	-	-
7.01% - 25%	4,949	33	4,962	31	4,998	33	5,027	33	4,975	32
25.01% - 50%	132	5	132	7	132	5	132	5	72	3
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	-	27	-	27	-	26	-	28	-	28
Total Exposures, net of deductions	5,081	11	5,094	11	5,130	12	5,159	10	5,047	7
Exposures Deducted:										
From Tier 1 Capital:										
Credit Card Receivables (4)	72	-	73	-	68	-	62	-	43	-
Residential Mortgages	100	-	92	-	65	-	48	-	43	-
From Total Capital:										
Residential Mortgages	11	-	12	-	15	-	12	-	12	-
Total Exposures Deducted	183	-	177	-	148	-	122	-	98	-
Bank Assets Total Exposures	5,264	11	5,271	11	5,278	12	5,281	10	5,145	7
Third Party Assets										
7%	7,312	41	875	5	2,723	15	3,064	17	4,098	23
7.01% - 25%	26,687	281	34,543	319	44,509	428	47,267	430	46,634	520
25.01% - 50%	8,131	228	9,049	255	1,741	49	1,843	55	2,034	67
50.01% - 100%	1,843	114	3,302	196	1,372	88	578	35	648	37
100.01% - 650%	164	71	273	101	1	-	179	15	-	-
Default	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	44,137	735	48,042	876	50,346	580	52,931	552	53,414	647
Exposures Deducted:										
From Total Capital:										
Collateralized Debt Obligations (AAA/R-1 (High) Securities	-	-	-	-	-	-	-	-	-	-
SIV assets (financial institutions debt and securitized assets)	-	-	-	-	-	-	-	-	8	-
Montreal Accord Assets	2	-	2	-	2	-	-	-	-	-
Residential Mortgages (Uninsured)	9	-	-	-	-	-	-	-	-	-
Commercial Mortgages	7	-	-	-	-	-	-	-	-	-
Equipment Loans/Leases	-	-	3	-	-	-	-	-	-	-
Total Exposures Deducted	18	-	5	-	2	-	-	-	8	-
Third Party Assets Total Exposures	44,155	735	48,047	876	50,348	580	52,931	552	53,422	647
Total Exposures	49,419	746	53,318	887	55,626	592	58,212	562	58,567	654

(1) Exposure amounts are on balance sheet values and the credit equivalent amount for off-balance sheet exposures.

(2) KIRB - IRB capital of underlying assets as though they had not been securitized.

(3) Where an agency rating can be associated with a position, the Ratings-Based Approach (RBA) is applied. BMO has developed an Internal Assessment Approach (IAA) for those of its liquidity facilities that are not rated by agencies. Unrated positions and positions with ratings below investment-grade are deducted from capital.

(4) Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the investors' interest in Master Credit Card Trust because the excess spread of the underlying portfolio has remained above the threshold at which capital charges would be incurred.

BASEL II REGULATORY CAPITAL

	2009	2009	2009	2008	2008	2008	2008
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Qualifying Regulatory Capital							
Common shareholders' equity	16,750	16,911	16,929	15,974	15,120	14,866	14,373
Non-cumulative preferred shares	2,571	2,171	1,896	1,996	1,996	1,696	1,446
Innovative Tier 1 Capital Instruments	2,901	2,933	2,942	2,486	2,442	2,438	2,437
Non-controlling interest in subsidiaries	27	29	29	39	37	31	30
Goodwill and excess intangible assets	(1,551)	(1,670)	(1,706)	(1,635)	(1,449)	(1,398)	(1,189)
Accumulated net after tax unrealized losses from Available-For-Sale Equity Securities	(10)	(34)	(40)	(15)	-	-	-
Net Tier 1 Capital	20,688	20,340	20,050	18,845	18,146	17,633	17,097
Securitization-related deductions	(187)	(173)	(142)	(115)	(96)	(81)	(75)
Expected loss in excess of allowance - AIRB approach (1)	(59)	(56)	-	-	-	-	(8)
Substantial investments / investments in insurance subsidiaries (2)	(352)	(366)	(198)	-	-	-	-
Other deductions	-	-	-	(1)	(3)	(1)	(3)
Adjusted Tier 1 Capital	20,090	19,745	19,710	18,729	18,047	17,551	17,011
Subordinated debt	4,249	4,379	4,389	4,175	4,065	4,060	3,157
Trust subordinated notes	800	800	800	800	800	800	800
Accumulated net after tax unrealized gain from Available-For-Sale Equity Securities	-	-	-	-	7	7	10
Eligible general allowance for credit losses	300	310	607	494	293	268	222
Total Tier 2 Capital	5,349	5,489	5,796	5,469	5,165	5,135	4,189
Securitization-related deductions	(15)	(9)	(9)	(6)	(10)	(12)	(23)
Expected loss in excess of allowance - AIRB approach (1)	(59)	(55)	-	-	-	-	(8)
Substantial investments / investment in insurance subsidiaries (2)	(805)	(796)	(655)	(871)	(799)	(998)	(962)
Other deductions	-	-	-	-	(3)	(1)	(4)
Adjusted Tier 2 Capital	4,470	4,629	5,132	4,592	4,353	4,124	3,192
Total Capital	24,560	24,374	24,842	23,321	22,400	21,675	20,203

- (1) When expected losses as calculated under the AIRB approach exceed total provisions, 50% of the difference is deducted from Tier 1 capital and 50% is deducted from Tier 2 capital. When the expected losses are below total provisions, the difference is added to Tier 2 capital.
- (2) Effective November 1, 2008, substantial investments are deducted 50% from Tier 1 capital and 50% from Tier 2 capital. Previously these investments were deducted from Tier 2 capital. Investments in insurance subsidiaries held prior to January 1, 2007 are deducted from Tier 2 capital. Effective 2012, these investments in insurance subsidiaries will be deducted 50% from Tier 1 capital and 50% from Tier 2 capital. In addition, incremental investments in insurance subsidiaries are immediately deducted 50% from Tier 1 capital and 50% from Tier 2 capital.
- (3) The scaling factor is applied to the risk-weighted asset amounts for credit risk under the AIRB approach.
- (4) Standardized market risk is comprised of interest rate issuer risk.
- (5) The Bank is subject to a regulatory capital floor determined using transition rules prescribed by the Office of the Superintendent of Financial Institutions.
- (6) Calculated using Basel II.
- (7) Calculated using Basel I guidelines currently in effect for U.S. regulatory purposes and based on Harris N.A.'s calendar quarter-ends.

BASEL II RISK-WEIGHTED ASSETS (RWA)	Exposure at Default	Q3 2009			Q2 2009	Q1 2009	Q4 2008	Q3 2008	Q2 2008	Q1 2008
		RWA			RWA	RWA	RWA	RWA	RWA	RWA
		Standardized approach	Advanced approach	Total	Total	Total	Total	Total	Total	Total
(\$ millions except as noted)										
Credit Risk										
Wholesale										
Corporate including specialized lending	119,658	11,499	43,184	54,683	58,842	62,364	63,263	53,744	57,294	56,389
Corporate small and medium enterprises (SMEs)	44,608	8,614	20,261	28,875	31,141	31,820	30,852	28,738	27,666	26,014
Sovereign	45,312	-	607	607	323	705	382	535	880	738
Bank	32,475	505	4,033	4,538	5,392	6,229	6,907	7,150	7,684	6,567
Retail										
Residential mortgages excluding home equity line of credits (HELOCs)	47,749	3,342	1,352	4,694	4,944	5,085	4,966	3,194	3,069	3,067
HELOCs	26,213	3,303	1,043	4,346	4,574	4,576	4,304	2,131	1,889	1,550
Qualifying revolving retail (QRR)	24,544	-	3,105	3,105	3,040	2,990	2,263	2,773	3,052	3,010
Other retail (excl. SMEs)	19,089	4,142	5,532	9,674	9,998	9,594	9,217	9,882	9,317	8,451
Retail SMEs	915	-	493	493	495	1,207	920	911	912	833
Equity	1,376	-	1,165	1,165	1,295	1,313	1,282	1,246	1,387	1,471
Trading book	53,823	-	8,670	8,670	10,428	10,930	11,759	10,027	10,509	9,835
Securitization	49,419	-	9,322	9,322	11,095	7,418	6,717	8,178	8,867	3,094
Other credit risk assets - non-counterparty managed assets	74,830	-	11,038	11,038	11,587	13,142	14,524	12,165	13,191	12,230
Scaling factor for credit risk assets under AIRB (3)	-	-	5,927	5,927	6,400	6,408	6,260	5,861	6,123	5,538
Total Credit Risk	540,011	31,405	115,732	147,137	159,554	163,781	163,616	146,535	151,840	138,787
Market Risk (4)		2,031	5,193	7,224	8,157	12,386	11,293	16,207	18,206	18,520
Operational Risk		17,197	-	17,197	16,895	16,798	16,699	16,426	15,990	15,995
Total Risk-Weighted Assets		50,633	120,925	171,558	184,606	192,965	191,608	179,168	186,036	173,302
Regulatory Floor (5)								3,090	216	6,185
Total Transitional Risk-Weighted Assets				171,558	184,606	192,965	191,608	182,258	186,252	179,487

CAPITAL RATIOS

	2009	2009	2009	2008	2008	2008	2008
	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Tier 1 ratio	11.71%	10.70%	10.21%	9.77%	9.90%	9.42%	9.48%
Total capital ratio	14.32%	13.20%	12.87%	12.17%	12.29%	11.64%	11.26%
Tangible common equity-to-risk-weighted assets	8.71%	8.24%	7.77%	7.47%	7.44%	7.17%	7.22%
Assets to Capital Multiple	14.91	15.38	15.79	16.42	15.87	16.22	18.39
Capital Ratios for Significant Bank Subsidiaries							
Bank of Montreal Mortgage Corporation (6)							
Tier 1 ratio	22.26%	22.91%	22.89%	20.29%	21.59%	24.56%	26.65%
Total capital ratio	23.56%	24.25%	24.27%	21.53%	22.86%	26.10%	26.36%
Harris N.A. (7)							
Tier 1 ratio	10.68%	10.95%	10.57%	10.71%	10.65%	10.72%	10.66%
Total capital ratio	12.73%	13.09%	12.69%	12.81%	12.78%	12.69%	12.66%

EQUITY SECURITIES EXPOSURE AMOUNT

(\$ millions except as noted)	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3
Equity investments used for capital gains (Merchant Banking)	476	524	540	569	463
Equity investments used for mutual fund seed capital	36	35	34	40	37
Equity used for other (including strategic investments)	864	970	979	909	936
Total Equity Exposure	1,376	1,529	1,553	1,518	1,436

EQUITY INVESTMENT SECURITIES (1)

(\$ millions except as noted)	Book Value	Q3 2009 Market Value	Unrealized Gain (Loss)	Book Value	Q2 2009 Market Value	Unrealized Gain (Loss)	Book Value	Q1 2009 Market Value	Unrealized Gain (Loss)	Book Value	Q4 2008 Market Value	Unrealized Gain (Loss)
Grandfathered												
Public	115	115	-	134	134	-	153	153	-	163	163	-
Private												
Direct funds	308	308	-	315	315	-	324	322	(2)	271	271	-
Indirect funds	197	197	-	222	222	-	244	244	-	254	254	-
Total Grandfathered	620	620	-	671	671	-	721	719	(2)	688	688	-
Non-grandfathered												
Public	90	90	-	136	136	-	132	132	-	157	157	-
Private												
Direct funds	118	118	-	118	118	-	119	119	-	87	40	(25)
Indirect funds	271	271	-	301	301	-	275	275	-	287	287	-
Other	277	245	(32)	303	271	(32)	306	279	(28)	299	-	(48)
Total Non-grandfathered	756	724	(32)	858	826	(32)	832	805	(28)	830	484	(73)
Total Equities	1,376	1,344	(32)	1,529	1,497	(32)	1,553	1,524	(30)	1,518	1,172	(73)

Total realized gains or losses arising from sales or liquidations in the reporting period			-			-			-			43
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(1) The schedule consists of corporate equity securities in the banking book only. Excluded are investments in deconsolidated subsidiaries and substantial investments, which are deducted from capital for regulatory capital calculation purposes.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)
(\$ millions except as noted)

	Q3 2009				Q2 2009				Q1 2009			
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	23,656	359	141,496	3,299	27,751	417	168,996	3,185	32,110	464	150,732	3,467
Sovereign	5,216	215	62,638	24,401	12,191	-	56,501	23,433	16,182	-	53,609	26,135
Bank	2,525	-	29,950	-	2,804	-	32,061	-	3,077	-	54,070	-
Total Corporate, Sovereign and Bank	31,397	574	234,084	27,700	42,746	417	257,558	26,618	51,369	464	258,411	29,602
Residential mortgages excluding home equity line of credits (HELOCs)	7,728	-	16,593	-	8,978	-	14,369	-	9,488	-	12,940	-
HELOCs	4,404	-	21,809	-	4,798	-	20,628	-	4,778	-	19,942	-
Other retail excl. SMEs and QRR	5,804	282	13,285	-	6,403	290	12,929	-	6,788	284	11,166	-
Qualifying revolving retail	-	-	24,544	-	-	-	24,415	-	-	-	23,829	-
Retail SMEs	-	-	915	-	-	-	912	-	-	-	2,629	-
Total Retail	17,936	282	77,146	-	20,179	290	73,253	-	21,054	284	70,506	-
Total Bank Banking Book Portfolios	49,333	856	311,230	27,700	62,925	707	330,811	26,618	72,423	748	328,917	29,602

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$23.43 billion NHA or other mortgage insurance guarantees.

Commercial collateral is reflected in the risk parameters (PDs, LGDs) for AIRB exposures and risk weights for exposures under the Standardized approach. None of the Standardized exposures have eligible financial collateral.

(2) Gross exposure means gross of all allowances for credit loss.

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (3)

(\$ millions except as noted)

	Q3 2009				Q2 2009				Q1 2009			
	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	88,316	70,624	5,326	164,266	97,051	94,162	4,650	195,863	100,715	74,218	6,851	181,784
Sovereign	25,776	9,518	10,018	45,312	28,067	10,412	7,329	45,808	20,371	19,886	4,375	44,632
Bank	5,620	14,878	11,977	32,475	6,618	17,443	10,804	34,865	8,572	30,952	17,623	57,147
Total Corporate, Sovereign and Bank	119,712	95,020	27,321	242,053	131,736	122,017	22,783	276,536	129,658	125,056	28,849	283,563
Residential mortgages excluding home equity line of credits (HELOCs)	40,021	7,728	-	47,749	38,138	8,977	-	47,115	39,157	9,488	-	48,645
HELOCs	21,809	4,404	-	26,213	20,628	4,798	-	25,426	19,942	4,778	-	24,720
Other retail excl. SMEs and QRR	14,466	4,623	-	19,089	14,044	5,288	-	19,332	12,371	5,583	-	17,954
Qualifying revolving retail	24,544	-	-	24,544	24,415	-	-	24,415	23,829	-	-	23,829
Retail SMEs	915	-	-	915	912	-	-	912	2,629	-	-	2,629
Total Retail	101,755	16,755	-	118,510	98,137	19,063	-	117,200	97,928	19,849	-	117,777
Total Bank	221,467	111,775	27,321	360,563	229,873	141,080	22,783	393,736	227,586	144,905	28,849	401,340

CREDIT RISK EXPOSURE BY INDUSTRY (3)

(\$ millions except as noted)

	Q3 2009				Q2 2009				Q1 2009	Q4 2008
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items		
Agriculture	4,852	1,049	-	46	5,947	4,882	1,028	50	5,964	5,919
Communications	1,202	985	-	203	2,390	1,653	804	211	2,668	2,738
Construction	2,014	1,055	-	488	3,557	2,107	1,007	527	3,641	3,676
Financial institutions (4)	30,576	10,242	91	3,488	52,256	37,083	11,134	129	124,445	134,978
Government	27,093	1,110	-	676	36,121	25,855	1,082	-	35,250	27,020
Manufacturing	8,543	6,467	-	1,684	16,694	9,809	6,855	2,146	18,810	19,372
Mining	1,277	1,399	-	281	2,957	2,941	1,726	210	4,877	4,638
Other	7,828	1,404	129	191	9,552	4,829	678	471	5,978	10,021
Real estate	13,196	1,393	-	1,020	15,609	13,727	1,246	1,224	16,197	17,129
Retail trade	5,189	2,521	-	501	8,211	5,414	2,157	517	8,088	8,176
Service industries	12,898	3,428	-	2,120	18,741	16,255	3,655	199	22,711	22,367
Transportation	2,025	808	-	453	3,286	1,784	910	513	3,207	3,303
Utilities	1,253	1,898	-	778	3,999	1,345	1,885	793	4,204	3,947
Wholesale trade	4,183	1,861	-	652	6,696	4,819	2,044	862	7,725	7,018
Individual	93,275	25,312	-	1	118,588	92,006	25,269	2	117,277	117,853
Oil and Gas	4,835	4,448	-	898	10,181	5,589	4,755	930	11,274	11,559
Forest products	854	403	-	124	1,381	898	387	135	1,420	1,458
Total	221,093	65,783	220	13,604	59,863	360,563	66,624	328	393,736	401,340

(3) Credit exposure excluding Equity, Securitization, Trading Book and other.

(4) Includes \$12.5 billion of deposits with Financial Institutions as at July 31, 2009 (\$12.4 billion of deposits with Financial Institutions as at April 30, 2009, \$23.5 billion of deposits with Financial Institutions as at January 31, 2009, \$18.3 billion of deposits with Financial Institutions as at October 31, 2008).

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)
(\$ millions except as noted)

	Q3 2009						Q2 2009						Q1 2009	Q4 2008
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Basel II Asset Classes														
Corporate (incl specialized lending and SMEs treated as corporate)	81,850	38,449	-	10,708	33,259	164,266	92,762	39,014	-	12,821	51,266	195,863	181,784	177,279
Sovereign	37,964	855	-	551	5,942	45,312	36,113	979	-	545	8,171	45,808	44,632	35,351
Bank	8,076	1,172	220	2,345	20,662	32,475	10,186	1,368	328	2,664	20,319	34,865	57,147	63,406
Total Corporate, Sovereign and Bank Exposure	127,890	40,476	220	13,604	59,863	242,053	139,061	41,361	328	16,030	79,756	276,536	283,563	276,036
Residential mortgages excluding home equity line of credits (HELOCs)	47,749	-	-	-	-	47,749	47,115	-	-	-	-	47,115	48,645	47,821
HELOCs	20,251	5,962	-	-	-	26,213	19,684	5,742	-	-	-	25,426	24,720	25,922
Other retail excl. SMEs and QRR	17,791	1,298	-	-	-	19,089	18,050	1,280	2	-	-	19,332	17,954	18,861
Qualifying revolving retail	7,072	17,472	-	-	-	24,544	6,763	17,652	-	-	-	24,415	23,829	24,225
Retail SMEs	340	575	-	-	-	915	323	589	-	-	-	912	2,629	2,586
Total Retail Exposures	93,203	25,307	-	-	-	118,510	91,935	25,263	-	2	-	117,200	117,777	119,415
Total Gross Credit Exposures	221,093	65,783	220	13,604	59,863	360,563	230,996	66,624	328	16,032	79,756	393,736	401,340	395,451

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN
(\$ millions except as noted)

	Q3 2009						Q2 2009						Q1 2009	Q4 2008
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Up to 1 year	78,307	44,530	2	6,492	59,863	189,194	79,499	44,418	5	5,288	79,756	208,966	189,595	205,902
1 to 5 years	117,331	20,288	218	7,006	-	144,843	123,373	21,397	323	10,641	-	155,734	180,636	155,844
Greater than 5 years	25,455	965	-	106	-	26,526	28,124	809	-	103	-	29,036	31,109	33,705
Total	221,093	65,783	220	13,604	59,863	360,563	230,996	66,624	328	16,032	79,756	393,736	401,340	395,451

PORTFOLIO BREAKDOWN BY BASEL II APPROACHES
(\$ millions except as noted)

	Q3 2009				Q2 2009				Q1 2009			
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn
Corporate (incl specialized lending and SMEs treated as corporate)	17,918	2,609	63,932	35,840	20,682	2,918	72,080	36,096	25,219	3,192	75,092	38,659
Sovereign	5,216	-	32,748	855	12,191	-	23,922	979	16,182	-	19,157	1,018
Bank	1,973	10	6,103	1,162	2,065	14	8,121	1,354	2,221	11	11,667	1,859
Total Corporate, Sovereign & Bank	25,107	2,619	102,783	37,857	34,938	2,932	104,123	38,429	43,622	3,203	105,916	41,536
Residential mortgages excluding home equity line of credits (HELOCs)	7,728	-	40,021	-	8,978	-	38,137	-	9,488	-	39,157	-
HELOCs	4,404	-	15,847	5,962	4,798	-	14,886	5,742	4,778	-	14,303	5,639
Other retail excl. SMEs and QRR	5,804	-	11,987	1,298	6,403	-	11,647	1,280	6,788	-	9,899	1,265
Qualifying revolving retail	-	-	7,072	17,472	-	-	6,763	17,652	-	-	6,748	17,081
Retail SMEs	-	-	340	575	-	-	323	589	-	-	2,037	592
Total Retail	17,936	-	75,267	25,307	20,179	-	71,756	25,263	21,054	-	72,144	24,577
Total Bank	43,043	2,619	178,050	63,164	55,117	2,932	175,879	63,692	64,676	3,203	178,060	66,113

(1) Credit exposure excluding Equity, Securitization, Trading Book and other.

CREDIT EXPOSURE OF PORTFOLIOS UNDER STANDARDIZED APPROACH BY RISK WEIGHT (1)

(\$ millions)

Risk Weights	Q3 2009							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	6,463	-	768	-	12,195	4,162	23,588
Sovereign	5,216	-	-	-	-	-	-	5,216
Bank	-	2,525	-	-	-	-	-	2,525
Total Wholesale portfolios	5,216	8,988	-	768	-	12,195	4,162	31,329
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	6,136	-	5,996	-	-	12,132
Other retail	282	-	-	-	5,522	-	-	5,804
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	282	-	6,136	-	11,518	-	-	17,936
Total	5,498	8,988	6,136	768	11,518	12,195	4,162	49,265

Risk Weights	Q2 2009							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	8,654	-	811	-	13,960	4,238	27,663
Sovereign	12,191	-	-	-	-	-	-	12,191
Bank	-	2,804	-	-	-	-	-	2,804
Total Wholesale portfolios	12,191	11,458	-	811	-	13,960	4,238	42,658
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	7,589	-	6,187	-	-	13,776
Other retail	290	-	-	-	6,113	-	-	6,403
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	290	-	7,589	-	12,300	-	-	20,179
Total	12,481	11,458	7,589	811	12,300	13,960	4,238	62,837

Risk Weights	Q1 2009							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	11,632	-	917	-	15,261	4,253	32,063
Sovereign	16,182	-	-	-	-	-	-	16,182
Bank	-	3,077	-	-	-	-	-	3,077
Total Wholesale portfolios	16,182	14,709	-	917	-	15,261	4,253	51,322
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	7,964	-	6,302	-	-	14,266
Other retail	284	-	-	-	6,504	-	-	6,788
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	284	-	7,964	-	12,806	-	-	21,054
Total	16,466	14,709	7,964	917	12,806	15,261	4,253	72,376

Risk Weights	Q4 2008							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	10,355	-	1,343	-	16,971	4,054	32,723
Sovereign	5,262	-	-	-	-	-	-	5,262
Bank	-	2,206	-	-	-	-	-	2,206
Total Wholesale portfolios	5,262	12,561	-	1,343	-	16,971	4,054	40,191
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	7,838	-	6,004	-	-	13,842
Other retail	285	-	-	-	6,676	-	-	6,961
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	285	-	7,838	-	12,680	-	-	20,803
Total	5,547	12,561	7,838	1,343	12,680	16,971	4,054	60,994

Risk Weights	Q3 2008							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	10,155	-	784	-	13,497	3,297	27,733
Sovereign	267	-	-	-	-	-	-	267
Bank	-	1,904	-	-	-	-	-	1,904
Total Wholesale portfolios	267	12,059	-	784	-	13,497	3,297	29,904
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	9,802	-	-	-	-	9,802
Other retail	278	-	-	-	7,930	-	127	8,335
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	278	-	9,802	-	7,930	-	127	18,137
Total	545	12,059	9,802	784	7,930	13,497	3,424	48,041

(1) Exposure amounts are net of all allowances for credit losses. Exposures reflect the risk weights of the guarantors, where applicable.

CORPORATE, SOVEREIGN AND BANK CREDIT EXPOSURE BY RISK CATEGORY UNDER AIRB APPROACH

Corporate Sovereign Bank Exposures (\$ millions)	Q3 2009						Q2 2009						Q1 2009						Q4 2008					
	Total			Total			Total			Total			Total			Total			Total					
	Drawn	Undrawn	Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight				
Total investment grade	89,657	26,853	116,510	24.00%	17.60%	85,392	28,183	113,575	24.16%	18.03%	90,738	32,293	123,031	27.28%	19.33%	96,354	34,536	130,890	26.46%	19.67%				
Non-investment grade	33,623	10,519	44,142	40.35%	78.40%	37,383	9,673	47,056	40.16%	79.51%	36,683	8,592	45,275	40.94%	80.14%	35,794	7,898	43,692	40.45%	78.65%				
Watchlist	2,356	342	2,698	38.94%	190.63%	2,708	362	3,070	39.17%	191.75%	2,483	500	2,983	35.58%	172.23%	1,735	495	2,230	35.68%	170.10%				
Default	574	143	717	63.44%	96.18%	2,407	211	2,618	62.19%	88.66%	2,229	150	2,379	40.86%	117.51%	1,503	72	1,575	52.20%	217.89%				
	126,210	37,857	164,067			127,890	38,429	166,319			132,133	41,535	173,668			135,386	43,001	178,387						

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY UNDER AIRB APPROACH

Residential Mortgages and HELOCs (\$ millions)	Q3 2009						Q2 2009						Q1 2009						Q4 2008					
	Total			Total			Total			Total			Total			Total			Total					
	Drawn	Undrawn	Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight				
Exceptionally low	12,090	5,516	17,606	20.08%	1.95%	11,329	5,313	16,642	20.08%	1.95%	10,793	5,157	15,950	20.08%	1.95%	10,417	6,619	17,036	19.31%	2.42%				
Very low	6,469	-	6,469	10.86%	1.93%	5,155	-	5,155	10.86%	1.93%	4,273	-	4,273	10.86%	1.93%	5,235	-	5,235	10.00%	1.59%				
Low	8,945	362	9,308	14.89%	8.32%	8,376	352	8,728	15.02%	9.00%	8,368	395	8,763	14.92%	8.98%	8,029	941	8,970	14.31%	7.65%				
Medium	4,487	76	4,562	12.33%	19.59%	3,956	68	4,024	12.42%	19.95%	3,410	77	3,487	13.07%	22.06%	1,782	127	1,909	13.43%	20.10%				
High	299	6	306	12.07%	65.10%	294	7	301	12.12%	65.25%	269	9	278	12.52%	67.30%	664	16	680	10.73%	56.56%				
Default	151	2	152	12.39%	8.61%	146	2	148	12.44%	9.19%	130	1	131	12.19%	8.39%	92	2	94	11.46%	79.23%				
	32,441	5,962	38,403			29,256	5,742	34,998			27,243	5,639	32,882			26,219	7,705	33,924						
Qualifying Revolving Retail (\$ millions)																								
Exceptionally low	2,011	9,530	11,541	75.80%	1.90%	1,910	9,645	11,555	75.94%	1.89%	1,871	9,147	11,018	75.41%	1.89%	1,987	11,987	13,974	71.77%	2.03%				
Very low	1,540	4,448	5,988	4.59%	4.59%	1,463	4,429	5,892	76.60%	4.58%	1,466	4,409	5,875	76.70%	4.59%	1,966	2,912	4,878	60.26%	4.65%				
Low	1,570	2,398	3,968	80.44%	14.50%	1,549	2,441	3,990	80.23%	14.44%	1,567	2,396	3,963	80.27%	14.45%	1,368	1,716	3,084	75.78%	13.80%				
Medium	1,642	982	2,624	82.38%	50.01%	1,556	1,022	2,578	82.27%	50.12%	1,569	1,016	2,585	81.90%	49.56%	1,170	874	2,044	75.92%	48.16%				
High	276	111	387	63.00%	165.22%	253	112	365	63.02%	165.39%	248	109	357	81.53%	164.16%	190	24	214	73.27%	157.06%				
Default	33	3	36	59.92%	233.80%	32	3	35	58.77%	229.40%	28	3	31	58.63%	228.88%	27	3	30	47.57%	21.13%				
	7,072	17,472	24,544			6,763	17,652	24,415			6,749	17,080	23,829			6,708	17,516	24,224						
Other Retail and Retail SME (\$ millions)																								
Exceptionally low	379	409	787	69.62%	8.66%	362	399	761	69.50%	8.63%	340	391	731	69.10%	8.59%	366	537	903	62.56%	9.39%				
Very low	2,019	288	2,307	76.77%	17.19%	2,002	290	2,292	76.79%	17.20%	1,982	291	2,273	77.01%	17.25%	2,078	639	2,717	30.71%	7.89%				
Low	5,244	192	5,436	58.17%	35.91%	4,951	200	5,151	58.02%	35.88%	4,907	208	5,115	58.22%	35.94%	7,157	172	7,329	53.19%	34.85%				
Medium	4,470	972	5,442	58.47%	61.85%	4,440	966	5,406	58.41%	62.03%	4,486	953	5,439	58.52%	62.01%	2,410	940	3,350	52.39%	60.17%				
High	161	10	172	64.69%	135.10%	165	12	177	64.86%	133.70%	172	13	185	65.02%	133.13%	135	7	142	57.50%	116.30%				
Default	54	2	56	59.55%	19.06%	50	2	52	59.90%	21.17%	48	3	51	59.94%	22.95%	41	2	43	54.82%	215.79%				
	12,327	1,873	14,200			11,970	1,869	13,839			11,935	1,859	13,794			12,187	2,297	14,484						

(1) Figures are adjusted exposure at default amounts (Post Credit Risk Mitigation).

Recap of AIRB and Standardized Portfolios (\$ millions)															
Total AIRB wholesale credit exposure by risk ratings	126,210	37,857			127,890	38,429				132,133	41,535			135,386	43,001
Retail AIRB credit exposure by portfolio and risk ratings															
Residential mortgages	32,441	5,962			29,256	5,742				27,243	5,639			26,219	7,705
Qualifying revolving retail	7,072	17,472			6,763	17,652				6,749	17,080			6,708	17,516
Other retail and Retail SME	12,327	1,873			11,970	1,869				11,935	1,859			12,187	2,297
Total Standardized portfolio	43,043	2,619			55,117	2,932				64,676	3,203			53,744	3,419
Total Portfolio	221,093	65,783			230,996	66,624				242,736	69,316			234,244	73,938

CREDIT RISK FINANCIAL MEASURES ⁽¹⁾

	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	YTD 2009	YTD 2008	Fiscal 2008
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Diversification Ratios
Gross Loans And Acceptances

Consumer	53.1 %	50.6 %	48.9 %	49.0 %	52.3 %	53.1 %	52.5 %	52.7 %	56.0 %			
Commercial and Corporate	46.9 %	49.4 %	51.1 %	51.0 %	47.7 %	46.9 %	47.5 %	47.3 %	44.0 %			
Canada	70.7 %	67.6 %	66.7 %	66.0 %	69.8 %	71.5 %	73.2 %	75.1 %	74.3 %			
United States	23.2 %	26.0 %	27.0 %	27.7 %	24.4 %	24.9 %	23.4 %	22.0 %	23.5 %			
Other Countries	6.1 %	6.4 %	6.3 %	6.3 %	5.8 %	3.6 %	3.4 %	2.9 %	2.2 %			

Net Loans And Acceptances ⁽²⁾

Consumer	53.2 %	50.8 %	49.0 %	49.1 %	52.4 %	53.2 %	52.6 %	52.8 %	56.1 %			
Commercial and Corporate	46.8 %	49.2 %	51.0 %	50.9 %	47.6 %	46.8 %	47.4 %	47.2 %	43.9 %			
Canada	70.9 %	67.9 %	67.0 %	66.2 %	70.0 %	71.6 %	73.4 %	75.1 %	74.4 %			
United States	22.9 %	25.7 %	26.7 %	27.4 %	24.1 %	24.7 %	23.2 %	21.9 %	23.4 %			
Other Countries	6.2 %	6.4 %	6.3 %	6.4 %	5.9 %	3.7 %	3.4 %	3.0 %	2.2 %			

Coverage Ratios
Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)

Total	61.7 %	61.4 %	65.3 %	73.2 %	83.1 %	73.4 %	91.1 %	146.5 %	169.2 %	61.7 %	83.1 %	73.2 %
Consumer	12.9 %	11.4 %	3.5 %	3.7 %	4.9 %	4.6 %	8.0 %	8.3 %	12.1 %	12.9 %	4.9 %	3.7 %
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	18.0 %	18.6 %	17.9 %	20.7 %	27.9 %	20.3 %	20.4 %	26.3 %	30.6 %	18.0 %	27.9 %	20.7 %
Net write-offs-to-average loans and Acceptances	0.19 %	0.14 %	0.24 %	0.20 %	0.19 %	0.04 %	0.05 %	0.06 %	0.05 %	0.6 %	0.29 %	0.5 %

Condition Ratios

GIL-to-Gross Loans and Acceptances	1.66 %	1.64 %	1.39 %	1.26 %	1.01 %	1.05 %	0.79 %	0.44 %	0.36 %			
GIL-to-Equity and Allowance for Credit Losses	12.75 %	12.95 %	11.91 %	11.34 %	9.09 %	9.54 %	7.46 %	4.07 %	3.49 %			
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances ⁽²⁾	0.64 %	0.64 %	0.49 %	0.34 %	0.17 %	0.28 %	0.07 %	(0.20)%	(0.25)%			
NIL-to-segmented Net Loans and Acceptances ⁽²⁾												
Consumer	0.54 %	0.54 %	0.50 %	0.42 %	0.33 %	0.29 %	0.21 %	0.19 %	0.16 %			
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	2.35 %	2.20 %	1.83 %	1.64 %	1.26 %	1.52 %	1.13 %	0.51 %	0.41 %			
Canada	0.10 %	0.14 %	0.13 %	0.08 %	0.00 %	(0.10)%	(0.16)%	(0.19)%	(0.20)%			
United States	2.18 %	2.02 %	1.40 %	0.97 %	0.70 %	1.42 %	0.80 %	(0.28)%	(0.46)%			
Other Countries	1.13 %	0.41 %	0.41 %	0.41 %	0.04 %	0.05 %	0.05 %	0.06 %	0.24 %			

Consumer Loans (Canada)
90 Days & Over Delinquency Ratios

Personal Loans	0.33 %	0.33 %	0.30 %	0.26 %	0.22 %	0.21 %	0.20 %	0.19 %	0.18 %			
Credit Card	1.14 %	1.12 %	0.93 %	0.76 %	0.68 %	0.78 %	0.76 %	0.67 %	0.58 %			
Mortgages ⁽³⁾	0.67 %	0.68 %	0.60 %	0.46 %	0.39 %	0.36 %	0.29 %	0.24 %	0.22 %			
Total Consumer (excluding Government Guaranteed Student Loans) ⁽³⁾	0.60 %	0.60 %	0.53 %	0.42 %	0.36 %	0.35 %	0.30 %	0.26 %	0.23 %			
Total Consumer	0.62 %	0.62 %	0.55 %	0.44 %	0.38 %	0.37 %	0.32 %	0.28 %	0.26 %			

Consumer Loans (U.S.)
90 Days & Over Delinquency Ratios

Personal Loans	0.64 %	0.60 %	0.50 %	0.36 %	0.42 %	0.37 %	0.40 %	0.29 %	0.24 %			
Credit Card	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.			
Mortgages ⁽³⁾	2.23 %	1.81 %	1.31 %	0.94 %	0.59 %	0.40 %	0.41 %	0.30 %	0.27 %			
Total Consumer	1.27 %	1.08 %	0.82 %	0.59 %	0.49 %	0.38 %	0.41 %	0.29 %	0.25 %			

Consumer Loans (Consolidated)
90 Days & Over Delinquency Ratios

Personal Loans	0.41 %	0.41 %	0.36 %	0.31 %	0.28 %	0.26 %	0.26 %	0.22 %	0.20 %			
Credit Card	1.14 %	1.12 %	0.93 %	0.76 %	0.68 %	0.78 %	0.76 %	0.67 %	0.58 %			
Mortgages ⁽³⁾	0.81 %	0.79 %	0.67 %	0.51 %	0.41 %	0.36 %	0.30 %	0.25 %	0.22 %			
Total Consumer (excluding Government Guaranteed Student Loans) ⁽³⁾	0.69 %	0.68 %	0.58 %	0.46 %	0.38 %	0.35 %	0.31 %	0.26 %	0.23 %			
Total Consumer	0.71 %	0.69 %	0.59 %	0.47 %	0.40 %	0.37 %	0.33 %	0.28 %	0.26 %			

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Aggregate balances are net of specific and general allowances; the consumer, commercial and corporate categories are stated net of specific allowances only.

(3) The Mortgages and Total Consumer (excluding Government Guaranteed Student Loans) delinquency ratios include Household Mortgage balances, previously excluded from the ratio calculations.

**PROVISION FOR CREDIT LOSSES (PCL)
SEGMENTED INFORMATION (1)**

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007

Performance Ratios (Annualized)

PCL-to-average net loans and acceptances	0.94 %	0.79 %	0.90 %	1.01 %	1.10 %	0.35 %	0.55 %	0.36 %	0.22 %	0.88 %	0.67 %	0.76 %	0.21 %
PCL-to-segmented average net loans and acceptances													
Consumer	0.74 %	0.75 %	0.57 %	0.49 %	0.37 %	0.30 %	0.31 %	0.23 %	0.30 %	0.69 %	0.33 %	0.37 %	0.24 %
Commercial and Corporate	0.88 %	0.84 %	1.22 %	0.88 %	1.68 %	0.41 %	0.51 %	0.25 %	0.11 %	0.99 %	0.56 %	0.88 %	0.10 %
Canada	0.50 %	0.40 %	0.35 %	0.48 %	0.10 %	0.25 %	0.24 %	0.28 %	0.19 %	0.42 %	0.17 %	0.27 %	0.21 %
United States	2.27 %	1.98 %	2.45 %	2.36 %	4.30 %	0.71 %	1.54 %	0.65 %	0.33 %	2.24 %	1.44 %	2.25 %	0.25 %
Other Countries	0.72 %	0.00 %	0.00 %	1.48 %	0.00 %	(0.07)%	0.59 %	0.09 %	0.00 %	0.23 %	0.14 %	0.61 %	(0.09)%

Provision for Credit Losses by Country

Canada	154	127	111	155	32	79	74	87	58	392	185	341	256
United States	243	245	317	269	452	73	148	63	33	805	673	942	100
Other Countries	20	-	-	41	-	(1)	8	1	-	20	7	47	(3)
Total Provision For Credit Losses	417	372	428	465	484	151	230	151	91	1,217	865	1,330	353

Specific Provision for Credit Losses by Country (2)

Canada	144	127	111	97	87	90	74	N.A.	N.A.	382	251	348	N.A.
United States	193	245	317	177	347	62	88	N.A.	N.A.	755	497	674	N.A.
Other Countries	20	-	-	41	-	(1)	8	N.A.	N.A.	20	7	48	N.A.
Total Specific Provision for Credit Losses	357	372	428	315	434	151	170	N.A.	N.A.	1,157	755	1,070	N.A.

Interest Income on Impaired Loans

Total	2	(5)	(2)	(2)	-	(2)	(3)	1	14	(5)	(5)	(7)	48
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(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Reported prospectively starting in Q1, 2008.

**PROVISION FOR CREDIT LOSSES
SEGMENTED INFORMATION**

(\$ millions)	YTD 2009	Fiscal 2008	Fiscal 2007
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Provision by Product and Industry

Consumer			
Residential mortgages	17	5	11
Cards	130	154	137
Personal Loans	331	178	81
Total Loans to Consumers	478	337	229
Commercial and Corporate			
Commercial mortgages	-	1	-
Commercial real estate	286	254	14
Construction (non-real estate)	34	2	1
Retail trade	11	10	7
Wholesale trade	32	3	7
Agriculture	2	2	5
Communications	3	-	-
Manufacturing	200	132	(9)
Mining	-	-	-
Oil and Gas	4	27	-
Transportation	14	12	4
Utilities	-	-	-
Forest Products	17	5	-
Service industries	46	33	2
Financial institutions - excluding securities borrowed or purchased under resale agreements	29	251	40
Government	1	2	-
Other	-	(1)	3
Total Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	679	733	74
Securities Borrowed or Purchased under Resale Agreements	-	-	-
Total Commercial and Corporate	679	733	74
Total specific provision for credit losses	1,157	1,070	303
General provision	60	260	50
Total Provision for Credit Losses	1,217	1,330	353

YTD 2009	Fiscal 2008	Fiscal 2007
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1.5%	0.5%	3.6%
11.2%	14.4%	45.2%
28.6%	16.6%	26.8%
41.3%	31.5%	75.6%
0.0%	0.1%	0.0%
24.7%	23.7%	4.6%
2.9%	0.2%	0.3%
1.0%	0.9%	2.3%
2.8%	0.3%	2.3%
0.2%	0.2%	1.7%
0.3%	0.0%	0.0%
17.3%	12.3%	(3.0)%
0.0%	0.0%	0.0%
0.3%	2.5%	0.0%
1.2%	1.1%	1.3%
0.0%	0.0%	0.0%
1.5%	0.5%	0.0%
4.0%	3.1%	0.7%
2.5%	23.7%	13.2%
0.1%	0.2%	0.0%
0.0%	(0.1)%	1.0%
58.7%	68.5%	24.4%
0.0%	0.0%	0.0%
58.7%	68.5%	24.4%
100.0%	100.0%	100.0%

**WRITE OFFS
BY INDUSTRY**

(\$ millions)

	Q3 2009	YTD 2009
Consumer Write Offs	187	495
Commercial and Corporate		
Commercial mortgages	-	-
Commercial real estate	65	320
Construction (non-real estate)	7	35
Retail trade	1	6
Wholesale trade	6	20
Agriculture	-	-
Communications	-	3
Manufacturing	58	175
Mining	-	-
Oil and Gas	24	24
Transportation	8	17
Utilities	-	-
Forest Products	-	1
Service industries	12	43
Financial institutions	2	7
Government	-	-
Other	5	11
Total Commercial and Corporate	188	662
Total Write offs	375	1,157

**WRITE OFFS BY
GEOGRAPHIC REGION**

	Q3 2009	YTD 2009
Canada	123	332
United States	252	825
Other Countries	-	-
Total	375	1,157

**GROSS LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY**

	2009	2009	2009	2008	2008	2008	2008	2007	2007	MIX	INC/(DEC)
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3	VS LAST YEAR
Consumer											
Residential mortgages ⁽¹⁾	46,255	45,489	47,420	46,589	48,924	49,723	50,230	49,404	59,281	26.4 %	(2,669)
Cards	2,383	2,100	2,105	2,120	3,532	4,338	4,685	4,493	4,347	1.4 %	(1,149)
Personal loans	44,466	44,316	44,355	43,737	40,292	37,954	34,517	33,189	33,009	25.3 %	4,174
Total Consumer	93,104	91,905	93,880	92,446	92,748	92,015	89,432	87,086	96,637	53.1 %	356
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial mortgages	9,337	9,714	10,031	10,121	10,039	10,021	9,302	8,994	9,101	5.3 %	(702)
Commercial real estate	7,424	8,065	8,525	8,408	7,409	7,421	7,391	6,557	6,635	4.2 %	15
Construction (non-real estate)	1,853	1,931	1,822	1,861	1,731	1,452	1,383	1,429	1,494	1.1 %	122
Retail trade	4,809	5,097	5,214	5,275	4,995	5,043	4,785	4,405	4,330	2.7 %	(186)
Automotive	2,395	2,567	2,572	2,459	2,509	2,609	2,547	2,358	2,332	1.4 %	(114)
Food and beverage	737	725	805	783	784	725	716	659	545	0.4 %	(47)
Other	1,677	1,805	1,837	2,033	1,702	1,709	1,522	1,388	1,453	0.9 %	(25)
Wholesale trade	3,225	3,610	3,639	3,863	3,542	3,571	3,393	3,217	3,415	1.8 %	(317)
Agriculture	141	184	127	208	207	226	235	237	204	0.1 %	(66)
Automotive	245	298	317	352	313	277	255	255	304	0.1 %	(68)
Food and beverage	702	826	886	911	771	788	802	739	742	0.4 %	(69)
Construction and industrial	807	891	832	913	884	877	797	783	843	0.5 %	(77)
Other	1,330	1,411	1,477	1,479	1,367	1,403	1,304	1,203	1,322	0.7 %	(37)
Agriculture	3,573	3,694	3,745	3,778	3,603	3,569	3,484	3,484	3,479	2.0 %	(30)
Communications	1,128	1,485	1,495	1,404	1,120	1,238	1,324	1,218	1,144	0.6 %	8
Long haul fibre	-	-	-	-	-	-	-	-	-	0.0 %	-
Wireless	-	-	-	-	-	-	-	-	-	0.0 %	-
Towers	-	-	-	-	-	-	-	-	-	0.0 %	-
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	-
Other communications	113	238	246	214	136	139	158	134	69	0.1 %	(23)
Total Telecom	113	238	246	214	136	139	158	134	69	0.1 %	(23)
Cable	383	547	529	491	357	476	515	494	495	0.2 %	26
Broadcasting	632	700	720	699	627	623	651	590	580	0.4 %	5
Manufacturing	7,608	9,020	9,513	9,398	8,191	8,095	7,481	7,273	7,741	4.3 %	(583)
Industrial products	2,492	2,866	3,009	3,210	3,011	2,608	2,399	2,411	2,445	1.4 %	(519)
Consumer products	2,710	3,206	3,542	3,216	2,608	2,568	2,546	2,293	2,476	1.5 %	102
Automotive	431	509	547	498	461	459	427	477	444	0.2 %	(30)
Other manufacturing	1,975	2,439	2,415	2,474	2,111	2,460	2,109	2,092	2,376	1.1 %	(136)
Mining	1,268	2,308	3,238	3,256	1,668	1,636	1,630	1,522	610	0.7 %	(400)
Oil and Gas	4,744	5,515	6,222	6,224	4,822	5,197	5,501	5,474	5,751	2.7 %	(78)
Transportation	1,834	1,570	1,674	1,796	1,595	1,563	1,543	1,472	1,502	1.0 %	239
Utilities	1,039	1,280	1,516	1,591	1,235	963	990	977	1,146	0.6 %	(196)
Electric power generation	656	711	763	836	645	434	412	433	612	0.4 %	11
Gas, water and other	383	569	753	755	590	529	578	544	534	0.2 %	(207)
Forest products	787	819	914	881	844	898	818	769	663	0.4 %	(57)
Service industries	9,029	9,287	9,749	9,636	8,675	8,142	8,230	8,324	8,878	5.1 %	354
Automotive lease and rental	613	574	627	633	663	611	627	617	682	0.3 %	(50)
Educational	1,220	1,156	1,201	1,178	1,154	1,102	1,125	1,086	1,157	0.7 %	66
Health care	1,591	1,615	1,757	1,657	1,324	1,293	1,315	1,805	1,764	0.9 %	267
Business and professional services	1,877	1,960	2,059	2,146	2,246	1,961	2,071	1,913	2,061	1.1 %	(369)
Hospitality and recreation	1,812	1,874	1,886	1,870	1,581	1,616	1,550	1,490	1,737	1.0 %	231
Other	1,916	2,108	2,219	2,152	1,707	1,559	1,542	1,413	1,477	1.1 %	209
Financial institutions	19,702	21,171	24,720	23,780	19,484	16,636	16,329	16,403	13,998	11.2 %	218
Government ⁽²⁾	636	789	804	867	966	905	932	-	-	0.4 %	(330)
Other	4,256	4,215	5,139	4,124	4,709	4,797	6,188	6,546	5,917	2.8 %	(453)
Total Commercial and Corporate	82,252	89,570	97,960	96,263	84,628	81,147	80,789	78,064	75,804	46.9 %	(2,376)
Total Gross Loans and Acceptances	175,356	181,475	191,840	188,709	177,376	173,162	170,221	165,150	172,441	100.0 %	(2,020)

(1) Certain residential mortgages have been classified as Commercial and Corporate.

(2) Financial institutions has been split between Financial institutions and Government commencing in 2008.

**ALLOWANCES FOR CREDIT LOSSES
BY PRODUCT AND INDUSTRY**

(\$ millions)	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	2008 Q2	2008 Q1	2007 Q4	2007 Q3	MIX Q3	INC/(DEC) VS LAST YEAR	
Specific Allowances												
Consumer												
Residential mortgages	29	21	16	13	15	12	15	14	20	1.6 %	14	93.3 %
Cards	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Consumer instalments & other personal loans ⁽¹⁾	45	43	1	2	1	1	1	1	1	2.5 %	44	+100.0%
Total Consumer	74	64	17	15	16	13	16	15	21	4.1 %	58	+100.0%
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements												
Commercial mortgages	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Commercial real estate	64	77	78	108	84	86	42	25	17	3.6 %	(20)	(23.8)%
Construction (non-real estate)	5	8	3	4	5	4	4	4	4	0.3 %	-	0.0 %
Retail trade	11	9	7	6	10	6	8	7	8	0.6 %	1	10.0 %
Automotive	7	5	3	3	5	1	3	3	4	0.4 %	2	40.0 %
Food and beverage	1	1	1	-	-	-	-	-	-	0.1 %	1	0.0 %
Other	3	3	3	3	5	5	5	4	4	0.1 %	(2)	(40.0)%
Wholesale trade	19	25	18	14	25	24	21	17	21	1.1 %	(6)	(24.0)%
Agriculture	1	-	-	1	1	1	2	-	5	0.1 %	-	0.0 %
Automotive	1	2	-	-	-	-	-	-	-	0.1 %	1	0.0 %
Food and beverage	3	3	3	2	2	3	3	5	4	0.2 %	1	50.0%
Construction and industrial	1	1	2	6	19	19	16	11	10	0.1 %	(18)	(94.7)%
Other	13	19	13	5	3	1	-	1	2	0.6 %	10	+100.0%
Agriculture	11	9	9	9	12	12	13	13	12	0.6 %	(1)	(8.3)%
Communications	-	-	2	-	-	-	-	-	-	0.0 %	-	0.0 %
Long haul fibre	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Wireless	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Towers	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Other communications	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Total Telecom	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Cable	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Broadcasting	-	-	2	-	-	-	-	-	-	0.0 %	-	0.0 %
Manufacturing	116	145	120	108	92	65	44	35	39	6.5 %	24	26.1 %
Industrial products	30	40	31	16	24	9	10	11	16	1.7 %	6	25.0%
Consumer products	15	40	4	8	18	17	3	4	6	0.8 %	(3)	(16.7)%
Automotive	21	13	10	9	1	1	1	1	1	1.2 %	20	+100.0%
Other manufacturing	50	52	75	75	49	38	30	19	16	2.8 %	1	2.0%
Mining	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Oil and Gas	4	29	26	25	27	-	-	-	-	0.2 %	(23)	(85.2)%
Transportation	3	10	8	8	10	10	10	5	6	0.2 %	(7)	(70.0)%
Utilities	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Electric power generation	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Gas, water and other	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Forest products	23	6	6	6	6	5	3	2	2	1.3 %	17	+100.0%
Service industries	30	30	25	23	24	20	22	17	17	1.7 %	6	25.0%
Automotive lease and rental	1	1	1	1	3	2	2	1	1	0.1 %	(2)	(66.7)%
Educational	-	-	-	-	3	-	2	1	1	0.0 %	(3)	(100.0)%
Health care	6	6	6	5	3	2	3	1	1	0.3 %	3	100.0%
Business and professional services	9	11	13	10	9	8	7	7	6	0.5 %	-	0.0 %
Hospitality and recreation	4	7	3	3	2	4	4	4	4	0.2 %	2	100.0%
Other	10	5	2	4	4	4	4	3	4	0.6 %	6	+100.0%
Financial institutions	82	71	70	70	89	50	55	10	1	4.6 %	(7)	(7.9)%
Government ⁽²⁾	2	2	2	2	2	2	-	-	-	0.1 %	-	0.0 %
Other	51	26	16	28	25	28	12	7	9	2.7 %	26	+100.0%
Total Commercial and Corporate	421	447	390	411	411	312	234	142	136	23.4 %	10	2.4 %
Total Specific Allowances⁽³⁾	495	511	407	426	427	325	250	157	157	27.5 %	68	15.9 %
General allowance	1,303	1,314	1,334	1,321	1,067	1,011	977	898	888	72.5 %	236	22.1 %
Total Allowance for Credit Losses	1,798	1,825	1,741	1,747	1,494	1,336	1,227	1,055	1,045	100.0 %	304	20.3 %

(1) The specific allowance in Q2, 2009 includes a one time charge to PCL to apply a specific allowance to consumer loans for which facility-specific provisions are not taken. This specific allowance represents a methodology refinement and not new losses.

(2) Financial institutions has been split between Financial institutions and Government commencing in 2008.

(3) Excludes specific allowances related to other credit instruments.

**NET LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY**

	2009	2009	2009	2008	2008	2008	2008	2007	2007	MIX	INC(DEC)
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3	VS LAST YEAR
Consumer											
Residential mortgages	46,226	45,468	47,404	46,576	48,909	49,711	50,215	49,390	59,261	26.6 %	(2,683)
Cards	2,383	2,100	2,105	2,120	3,532	4,338	4,685	4,493	4,347	1.4 %	(1,149)
Consumer instalments & other personal loans	44,421	44,273	44,354	43,735	40,291	37,953	34,516	33,188	33,008	25.6 %	4,130
Total Consumer	93,030	91,841	93,863	92,431	92,732	92,002	89,416	87,071	96,616	53.6 %	298
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial mortgages	9,337	9,714	10,031	10,121	10,039	10,021	9,302	8,994	9,101	5.4 %	(702)
Commercial real estate	7,360	7,988	8,447	8,300	7,325	7,335	7,349	6,532	6,618	4.2 %	35
Construction (non-real estate)	1,848	1,923	1,819	1,857	1,726	1,448	1,379	1,425	1,490	1.1 %	122
Retail trade	4,798	5,088	5,207	5,269	4,985	5,037	4,777	4,398	4,322	2.8 %	(187)
Automotive	2,388	2,562	2,569	2,456	2,504	2,608	2,544	2,355	2,328	1.4 %	(116)
Food and beverage	736	724	804	783	784	725	716	659	545	0.4 %	(48)
Other	1,674	1,802	1,834	2,030	1,697	1,704	1,517	1,384	1,449	1.0 %	(23)
Wholesale trade	3,206	3,585	3,621	3,849	3,517	3,547	3,372	3,200	3,394	1.8 %	(311)
Agriculture	140	184	127	207	206	225	233	237	199	0.1 %	(66)
Automotive	244	296	317	352	313	277	255	255	304	0.1 %	(69)
Food and beverage	699	823	883	909	769	785	799	734	738	0.4 %	(70)
Construction and industrial	806	890	830	907	865	858	781	772	833	0.5 %	(59)
Other	1,317	1,392	1,464	1,474	1,364	1,402	1,304	1,202	1,320	0.7 %	(47)
Agriculture	3,562	3,685	3,736	3,769	3,591	3,557	3,556	3,471	3,467	2.1 %	(29)
Communications	1,128	1,485	1,493	1,404	1,120	1,238	1,324	1,218	1,144	0.6 %	8
Long haul fibre	-	-	-	-	-	-	-	-	-	0.0 %	-
Wireless	-	-	-	-	-	-	-	-	-	0.0 %	-
Towers	-	-	-	-	-	-	-	-	-	0.0 %	-
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	-
Other communications	113	238	246	214	136	139	158	134	69	0.1 %	(23)
Total Telecom	113	238	246	214	136	139	158	134	69	0.1 %	(23)
Cable	383	547	529	491	357	476	515	494	495	0.2 %	26
Broadcasting	632	700	718	699	627	623	651	590	580	0.2 %	5
Manufacturing	7,492	8,875	9,393	9,290	8,099	8,030	7,437	7,238	7,702	4.3 %	(607)
Industrial products	2,462	2,826	2,978	3,194	2,987	2,599	2,389	2,400	2,429	1.4 %	(525)
Consumer products	2,695	3,166	3,538	3,208	2,590	2,551	2,543	2,289	2,470	1.6 %	105
Automotive	410	496	537	489	460	458	426	476	443	0.2 %	(50)
Other manufacturing	1,925	2,387	2,340	2,399	2,062	2,422	2,079	2,073	2,360	1.1 %	(137)
Mining	1,268	2,308	3,238	3,256	1,668	1,636	1,630	1,522	610	0.7 %	(400)
Oil and Gas	4,740	5,486	6,196	6,199	4,795	5,197	5,501	5,474	5,751	2.7 %	(55)
Transportation	1,831	1,560	1,666	1,788	1,585	1,553	1,533	1,467	1,496	1.1 %	246
Utilities	1,039	1,280	1,516	1,591	1,235	963	990	977	1,146	0.6 %	(196)
Electric power generation	656	711	763	836	645	434	412	433	612	0.4 %	11
Gas, water and other	383	569	753	755	590	529	578	544	534	0.2 %	(207)
Forest products	764	813	908	875	838	893	815	767	661	0.4 %	(74)
Service industries	8,999	9,257	9,724	9,613	8,651	8,122	8,208	8,307	8,861	5.2 %	348
Automotive lease and rental	612	573	626	632	660	609	625	616	681	0.4 %	(48)
Educational	1,220	1,156	1,201	1,178	1,151	1,102	1,123	1,085	1,156	0.7 %	69
Health care	1,585	1,609	1,751	1,652	1,321	1,291	1,312	1,804	1,763	0.9 %	264
Business and professional services	1,868	1,949	2,046	2,136	2,237	1,953	2,064	1,906	2,055	1.1 %	(369)
Hospitality and recreation	1,808	1,867	1,883	1,867	1,579	1,612	1,546	1,486	1,733	1.0 %	229
Other	1,906	2,103	2,217	2,148	1,703	1,555	1,538	1,410	1,473	1.1 %	203
Financial institutions	19,620	21,100	24,650	23,710	19,395	16,586	16,274	16,393	13,997	11.3 %	225
Government (1)	634	787	802	865	964	903	932	-	-	0.4 %	(330)
Other	4,205	4,189	5,123	4,096	4,684	4,769	6,176	6,539	5,908	2.4 %	(479)
Total Commercial and Corporate	81,831	89,123	97,570	95,852	84,217	80,835	80,555	77,922	75,668	47.1 %	(2,386)
Loans and Acceptances, Net of Specific Allowances	174,861	180,964	191,433	188,283	176,949	172,837	169,971	164,993	172,284	100.8 %	(2,088)
General allowance	(1,303)	(1,314)	(1,334)	(1,321)	(1,067)	(1,011)	(977)	(898)	(888)	(0.8 %)	236
Total Net Loans and Acceptances	173,558	179,650	190,099	186,962	175,882	171,826	168,994	164,095	171,396	100.0 %	(2,324)

(1) Financial institutions has been split between Financial institutions and Government commencing in 2008.

**GROSS IMPAIRED LOANS
AND ACCEPTANCES
BY PRODUCT AND INDUSTRY**

	2009	2009	2009	2008	2008	2008	2008	2007	2007	% (1)	INC/(DEC) VS LAST YEAR	
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3		
Consumer												
Residential mortgages	278	287	279	224	189	173	139	126	124	0.6 %	89	47.1 %
Consumer instalments & other personal loans	295	276	211	182	137	108	62	55	50	0.6 %	158	+100.0 %
Total Consumer	573	563	490	406	326	281	201	181	174	0.6 %	247	75.8 %
Commercial and Corporate, excluding												
Securities Borrowed or Purchased under Resale Agreements												
Commercial mortgages	39	46	40	38	33	44	40	43	33	0.4 %	6	18.2 %
Commercial real estate	796	855	677	568	345	394	167	121	76	10.7 %	451	+100.0 %
Construction (non-real estate)	22	26	28	19	17	11	10	9	10	1.2 %	5	29.4 %
Retail trade	45	56	51	47	23	19	17	16	19	0.9 %	22	95.7 %
Automotive	19	30	23	32	8	6	5	5	5	0.8 %	11	+100.0 %
Food and beverage	9	6	9	3	2	2	2	2	1	1.2 %	7	+100.0 %
Other	17	20	19	12	13	11	10	9	13	1.0 %	4	30.8 %
Wholesale trade	72	83	76	65	47	37	38	41	44	2.2 %	25	53.2 %
Agriculture	1	1	1	7	7	7	7	-	-	0.7 %	(6)	(85.7)%
Automotive	4	9	1	1	1	1	1	-	1	1.6 %	3	+100.0 %
Food and beverage	10	14	19	16	5	5	6	16	16	1.4 %	5	100.0 %
Construction and industrial	15	5	5	6	13	20	21	21	21	1.9 %	2	15.4 %
Other	42	54	50	35	21	4	4	4	6	3.2 %	21	100.0 %
Agriculture	113	100	99	82	49	45	41	31	33	3.2 %	64	+100.0 %
Communications	-	-	4	-	1	1	-	-	-	0.0 %	(1)	(100.0)%
Long haul fibre	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Wireless	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Towers	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Other communications	-	-	-	-	1	1	-	-	-	0.0 %	(1)	(100.0)%
Total Telecom	-	-	-	-	1	1	-	-	-	0.0 %	(1)	(100.0)%
Cable	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Broadcasting	-	-	4	-	-	-	-	-	-	0.0 %	-	0.0 %
Manufacturing	379	486	454	383	290	194	160	115	97	5.0 %	89	30.7 %
Industrial products	85	119	109	91	108	29	30	40	32	3.4 %	(23)	(21.3)%
Consumer products	101	152	170	72	45	46	37	19	26	3.7 %	56	+100.0 %
Automotive	36	42	42	40	30	3	1	1	1	8.4 %	6	20.0 %
Other manufacturing	157	173	133	180	107	116	92	55	38	7.9 %	50	46.7 %
Mining	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Oil and Gas	48	77	74	72	62	-	-	-	1	1.0 %	(14)	(22.6)%
Transportation	17	26	26	35	39	47	43	20	22	0.9 %	(22)	(56.4)%
Utilities	-	-	-	1	1	-	-	-	-	0.0 %	(1)	(100.0)%
Electric power generation	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Gas, water and other	-	-	-	1	1	-	-	-	-	0.0 %	(1)	(100.0)%
Forest products	81	29	30	22	13	12	7	7	8	10.3 %	68	+100.0 %
Service industries	171	162	136	116	98	95	82	75	62	1.9 %	73	74.5 %
Automotive lease and rental	1	1	1	1	2	5	11	14	1	0.2 %	(1)	(50.0)%
Educational	2	5	6	7	14	14	8	7	8	0.2 %	(12)	(85.7)%
Health care	22	22	25	21	14	14	14	1	1	1.4 %	8	57.1 %
Business and professional services	30	43	32	26	22	12	10	8	8	1.6 %	8	36.4 %
Hospitality and recreation	35	42	23	16	11	19	17	23	19	1.9 %	24	+100.0 %
Other	81	49	49	45	35	31	22	22	25	4.2 %	46	+100.0 %
Financial institutions	360	299	323	314	309	462	489	33	6	1.8 %	51	16.5 %
Government (2)	2	3	5	5	5	5	5	-	-	0.3 %	(3)	(60.0)%
Other	195	161	153	214	140	173	47	28	33	4.6 %	55	39.3 %
Total Commercial and Corporate	2,340	2,409	2,176	1,981	1,472	1,539	1,146	539	444	2.8 %	868	59.0 %
Total Gross Impaired Loans and Acceptances	2,913	2,972	2,666	2,387	1,798	1,820	1,347	720	618	1.7 %	1,115	62.0 %

(1) Based on Gross Loans & Acceptances by Product and Industry.

(2) Financial institutions has been split between Financial institutions and Government commencing in 2008.

**NET IMPAIRED LOANS
AND ACCEPTANCES
BY PRODUCT AND INDUSTRY**

	2009	2009	2009	2008	2008	2008	2008	2007	2007	% (1)	INC/(DEC)
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3	VS LAST YEAR
Consumer											
Residential mortgages	249	266	263	211	174	161	124	112	104	0.5 %	75 43.1 %
Consumer instalments & other personal loans	250	233	210	180	136	107	61	54	49	0.5 %	114 83.8 %
Total Consumer	499	499	473	391	310	268	185	166	153	0.5 %	189 61.0 %
Commercial and Corporate, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial mortgages	39	46	40	38	33	44	40	43	33	0.4 %	6 18.2 %
Commercial real estate	732	778	599	460	261	308	125	96	59	9.9 %	471 +100.0%
Construction (non-real estate)	17	18	25	15	12	7	6	5	6	0.9 %	5 41.7 %
Retail trade	34	47	44	41	13	13	9	9	11	0.7 %	21 +100.0%
Automotive	12	25	20	29	3	5	2	2	1	0.5 %	9 +100.0%
Food and beverage	8	5	8	3	2	2	2	2	1	1.1 %	6 +100.0%
Other	14	17	16	9	8	6	5	5	9	0.8 %	6 75.0 %
Wholesale trade	53	58	58	51	22	13	17	24	23	1.7 %	31 +100.0%
Agriculture	-	1	1	6	6	6	5	-	(5)	0.0 %	(6) (100.0)%
Automotive	3	7	1	1	1	1	-	-	1	1.2 %	2 +100.0%
Food and beverage	7	11	16	14	3	2	3	11	12	1.0 %	4 +100.0%
Construction and industrial	14	4	3	-	(6)	1	5	10	11	1.7 %	20 +100.0%
Other	29	35	37	30	18	3	4	3	4	2.2 %	11 61.1 %
Agriculture	102	91	90	73	37	33	28	18	21	2.9 %	65 +100.0%
Communications	-	-	2	-	1	1	-	-	-	0.0 %	(1) (100.0)%
Long haul fibre	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Wireless	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Towers	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Other communications	-	-	-	-	1	1	-	-	-	0.0 %	(1) (100.0)%
Total Telecom	-	-	-	-	1	1	-	-	-	0.0 %	(1) (100.0)%
Cable	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Broadcasting	-	-	2	-	-	-	-	-	-	0.0 %	- 0.0 %
Manufacturing	263	341	334	275	198	129	116	80	58	3.5 %	65 32.8 %
Industrial products	55	79	78	75	84	20	20	29	16	2.2 %	(29) (34.5)%
Consumer products	86	112	166	64	27	29	34	15	20	3.2 %	59 +100.0%
Automotive	15	29	32	31	29	2	-	-	-	3.7 %	(14) (48.3)%
Other manufacturing	107	121	58	105	58	78	62	36	22	5.6 %	49 84.5 %
Mining	-	-	-	-	-	-	-	-	-	0.0 %	- +100.0%
Oil and Gas	44	48	48	47	35	-	-	-	1	0.9 %	9 25.7 %
Transportation	14	16	18	27	29	37	33	15	16	0.8 %	(15) (51.7)%
Utilities	-	-	-	1	1	-	-	-	-	0.0 %	(1) (100.0)%
Electric power generation	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Gas, water and other	-	-	-	1	1	-	-	-	-	0.0 %	(1) (100.0)%
Forest products	58	23	24	16	7	7	4	5	6	7.6 %	51 +100.0%
Service industries	141	132	111	93	74	75	60	58	45	1.6 %	67 90.5 %
Automotive lease and rental	-	-	-	-	(1)	3	9	13	-	0.0 %	1 100.0 %
Educational	2	5	6	7	11	14	6	6	7	0.2 %	(9) (81.8)%
Health care	16	16	19	16	11	12	11	-	-	1.0 %	5 45.5 %
Business and professional services	21	32	19	16	13	4	3	1	2	1.1 %	8 61.5 %
Hospitality and recreation	31	35	20	13	9	15	13	19	15	1.7 %	22 +100.0%
Other	71	44	47	41	31	27	18	19	21	3.7 %	40 +100.0%
Financial institutions	278	228	253	244	220	412	434	23	5	1.4 %	58 26.4 %
Government (2)	-	1	3	3	3	3	5	-	-	0.0 %	(3) (100.0)%
Other	144	135	137	186	115	145	35	21	24	3.4 %	29 25.2 %
Total Commercial and Corporate	1,919	1,962	1,786	1,570	1,061	1,227	912	397	308	2.3 %	858 80.9 %
Total Impaired Loans and Acceptances, Net of Specific Allowances	2,418	2,461	2,259	1,961	1,371	1,495	1,097	563	461	1.4 %	1,047 76.4 %
General allowance	(1,303)	(1,314)	(1,334)	(1,321)	(1,067)	(1,011)	(977)	(898)	(888)	100.0 %	236 22.1 %
Total Net Impaired Loans and Acceptances	1,115	1,147	925	640	304	484	120	(335)	(427)	0.6 %	811 +100.0%

(1) Based on Net Loans & Acceptances by Product and Industry.

(2) Financial institutions has been split between Financial institutions and Government commencing in 2008.

**LOANS AND ACCEPTANCES
BY GEOGRAPHIC AREA ⁽¹⁾**

(\$ millions)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	MIX	INC/(DEC)
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3	VS LAST YEAR

Gross Loans and Acceptances

Canada	123,965	122,644	128,112	124,517	123,779	123,821	124,671	123,981	128,115	70.7 %	186	0.2 %
United States	40,646	47,261	51,701	52,274	43,225	43,055	39,750	36,325	40,531	23.2 %	(2,579)	(6.0)%
Other Countries	10,745	11,570	12,027	11,918	10,372	6,286	5,800	4,844	3,795	6.1 %	373	3.6 %
Africa & Middle East	470	591	594	634	702	592	494	414	433	0.3 %	(232)	(33.0)%
Asia	276	371	486	1,142	1,397	1,262	1,159	804	714	0.2 %	(1,121)	(80.2)%
Europe	1,313	2,109	2,483	3,042	2,891	3,012	2,935	2,617	1,605	0.7 %	(1,578)	(54.6)%
Latin America & Caribbean	8,686	8,499	8,464	7,100	5,382	1,420	1,212	1,009	1,043	4.9 %	3,304	61.4 %
Total Gross Loans and Acceptances	175,356	181,475	191,840	188,709	177,376	173,162	170,221	165,150	172,441	100.0 %	(2,020)	(1.1)%

Specific Allowance ⁽²⁾

Canada	(224)	(189)	(146)	(129)	(167)	(142)	(118)				
United States	(218)	(281)	(219)	(256)	(260)	(175)	(124)				
Other Countries	(53)	(41)	(42)	(41)	-	(8)	(8)				

Net Loans and Acceptances

Canada	123,741	122,455	127,966	124,388	123,612	123,679	124,553	123,876	127,998	71.3 %	129	0.1 %
United States	40,428	46,980	51,482	52,018	42,965	42,880	39,626	36,274	40,491	23.3 %	(2,537)	(5.9)%
Other Countries	10,692	11,529	11,985	11,877	10,372	6,278	5,792	4,843	3,795	6.2 %	320	3.1 %
Africa & Middle East	470	591	594	634	702	592	494	414	433	0.3 %	(232)	(33.0)%
Asia	276	371	486	1,142	1,397	1,262	1,159	803	714	0.2 %	(1,121)	(80.2)%
Europe	1,260	2,068	2,441	3,001	2,891	3,004	2,927	2,617	1,605	0.7 %	(1,631)	(56.4)%
Latin America & Caribbean	8,686	8,499	8,464	7,100	5,382	1,420	1,212	1,009	1,043	5.0 %	3,304	61.4 %
Total Loans and Acceptances, net of specific allowances	174,861	180,964	191,433	188,283	176,949	172,837	169,971	164,993	172,284	100.8 %	(2,088)	(1.2)%
General Allowance												
Canada	(589)	(579)	(579)	(579)	(521)	(576)	(587)	(587)	(539)	(0.3)%	68	13.1 %
United States	(714)	(735)	(755)	(742)	(546)	(435)	(390)	(311)	(349)	(0.5)%	168	30.8 %
Total Net Loans and Acceptances	173,558	179,650	190,099	186,962	175,882	171,826	168,994	164,095	171,396	100.0 %	(2,324)	(1.3)%

Gross Impaired Loans and Acceptances ⁽²⁾

Canada	941	935	889	803	691	597	508				
United States	1,798	1,949	1,686	1,494	1,103	1,212	828				
Other Countries	174	88	91	90	4	11	11				
Africa & Middle East	32	-	-	-	-	-	-				
Asia	4	4	5	5	4	4	4				
Europe	138	84	86	85	-	7	7				
Latin America & Caribbean	-	-	-	-	-	-	-				
Total Gross Impaired Loans and Acceptances	2,913	2,972	2,666	2,387	1,798	1,820	1,347				

Net Impaired Loans and Acceptances

Canada	717	746	743	674	524	455	390	349	286		
United States	1,580	1,668	1,467	1,238	843	1,037	704	211	166		
Other Countries	121	47	49	49	4	3	3	3	9		
Africa & Middle East	32	-	-	-	-	-	-	-	-		
Asia	4	4	5	5	4	4	4	3	-		
Europe	85	43	44	44	-	(1)	(1)	-	5		
Latin America & Caribbean	-	-	-	-	-	-	-	-	4		
Total Impaired Loans and Acceptances, net of specific allowances	2,418	2,461	2,259	1,961	1,371	1,495	1,097	563	461		
General Allowance											
Canada	(589)	(579)	(579)	(579)	(521)	(576)	(587)	(587)	(539)		
United States	(714)	(735)	(755)	(742)	(546)	(435)	(390)	(311)	(349)		
Total Net Impaired Loans and Acceptances	1,115	1,147	925	640	304	484	120	(335)	(427)		

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Reported prospectively commencing in Q1, 2008.

**CHANGES IN ALLOWANCES
FOR CREDIT LOSSES (ACL)**

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Balance at beginning of period	1,825	1,741	1,747	1,494	1,336	1,227	1,055	1,045	1,059	1,747	1,055	1,055	1,058
Provision for credit losses	417	372	428	465	484	151	230	151	91	1,217	865	1,330	353
Recoveries	35	32	36	23	34	35	22	24	24	103	91	114	91
Write-offs	(375)	(291)	(491)	(387)	(369)	(112)	(102)	(117)	(116)	(1,157)	(583)	(970)	(391)
Other, including foreign exchange rate changes	(99)	(29)	21	152	9	35	22	(48)	(13)	(107)	66	218	(56)
Allowances at end of period	1,803	1,825	1,741	1,747	1,494	1,336	1,227	1,055	1,045	1,803	1,494	1,747	1,055
Total Allowance comprised of : Loans	1,798	-	-	-	-	-	-	-	-	1,798	-	-	-
Other Credit Instruments	5	-	-	-	-	-	-	-	-	5	-	-	-

Allocation of Recoveries by Market

Consumer	27	22	28	21	24	27	19	17	20	77	70	91	72
Commercial and Corporate	8	10	8	2	10	8	3	7	4	26	21	23	19

Allocation of Write-offs by Market

Consumer	188	150	158	137	106	98	87	73	76	496	291	428	289
Commercial and Corporate	187	141	333	250	263	14	15	44	40	661	292	542	102

**CHANGES IN IMPAIRED LOANS
AND ACCEPTANCES**

	2009	2009	2009	2008	2008	2008	2008	2007	2007	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2009	2008	2008	2007
Total Impaired Loans and Acceptances													
GIL, Beginning of Period	2,972	2,666	2,387	1,798	1,820	1,347	720	618	688	2,387	720	720	666
Additions to impaired loans & acceptances (formations)	549	694	712	806	438	554	708	238	106	1,955	1,700	2,506	588
Reductions in impaired loans & acceptances (1)	(233)	(97)	58	170	(91)	31	21	(19)	(60)	(272)	(39)	131	(143)
Net new additions (reductions)	316	597	770	976	347	585	729	219	46	1,683	1,661	2,637	445
Write-offs	(375)	(291)	(491)	(387)	(369)	(112)	(102)	(117)	(116)	(1,157)	(583)	(970)	(391)
GIL, End of Period	2,913	2,972	2,666	2,387	1,798	1,820	1,347	720	618	2,913	1,798	2,387	720
ACL, Beginning of Period (2)	1,825	1,741	1,747	1,494	1,336	1,227	1,055	1,045	1,059	1,747	1,055	1,055	1,058
Increase / (Decrease) - specific allowance (2)	359	395	472	386	471	187	195	117	115	1,226	853	1,239	395
Increase / (Decrease) - general allowance	(11)	(20)	13	254	56	34	79	10	(13)	(18)	169	423	(7)
Write - offs	(375)	(291)	(491)	(387)	(369)	(112)	(102)	(117)	(116)	(1,157)	(583)	(970)	(391)
ACL, End of Period (2)	1,798	1,825	1,741	1,747	1,494	1,336	1,227	1,055	1,045	1,798	1,494	1,747	1,055
NIL, Beginning of Period	1,147	925	640	304	484	120	(335)	(427)	(371)	640	(335)	(335)	(392)
Change in gross impaired loans	(59)	306	279	589	(22)	473	627	102	(70)	526	1,078	1,667	54
Change in allowance for credit losses	27	(84)	6	(253)	(158)	(109)	(172)	(10)	14	(51)	(439)	(692)	3
NIL, End of Period	1,115	1,147	925	640	304	484	120	(335)	(427)	1,115	304	640	(335)

(1) Includes impaired amounts returned to performing status, loan sales, repayments, the impact of foreign exchange fluctuations and offsets for consumer write-offs which have not been recognized in formations (please refer to the "Allocation of Write-offs by Market" table above for the consumer write-offs).

(2) Excludes ACL for other credit instruments exposure in excess of impaired loans.

	As at July 31, 2009			As at April 30, 2009			As at January 31, 2009			As at October 31, 2008							
DERIVATIVE INSTRUMENTS (\$ millions)	Notional Amount	Replacement Cost	Credit risk Equivalent	BASEL II			BASEL II			BASEL II			BASEL II				
				Risk-weighted Balance (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Risk-weighted Balance (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Risk-weighted Balance (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Risk-weighted Balance (1)	
Interest Rate Contracts																	
Over-the-counter																	
Swaps	1,563,342	35,000	42,956		1,652,283	49,051	56,022		1,509,899	49,847	55,925		1,484,598	27,240	34,264		
Forward rate agreements	576,950	307	310		601,804	268	268		372,813	283	286		217,072	165	180		
Purchased options	59,142	1,743	1,983		73,183	2,102	2,384		79,652	2,284	2,586		83,497	1,714	2,057		
Written options	76,786	-	-		83,817	-	-		91,295	-	-		103,492	-	-		
	2,276,220	37,050	45,249	3,304	2,411,087	51,421	58,674	4,651	2,053,659	52,414	58,797	4,234	1,888,659	29,119	36,501		3,921
Exchange traded																	
Futures	75,169	-	-		85,084	-	-		73,948	-	-		76,215	-	-		
Purchased options	40,750	-	-		37,041	-	-		43,046	-	-		70,356	-	-		
Written options	33,855	-	-		29,209	-	-		33,118	-	-		58,288	-	-		
	149,774	-	-		151,334	-	-		150,112	-	-		204,859	-	-		
Total Interest Rate Contracts	2,425,994	37,050	45,249	3,304	2,562,421	51,421	58,674	4,651	2,203,771	52,414	58,797	4,234	2,093,518	29,119	36,501		3,921
Foreign Exchange Contracts																	
Over-the-counter																	
Cross-currency swaps	24,305	1,374	2,684		24,589	1,357	2,703		13,630	1,349	2,128		13,681	1,212	2,017		
Cross-currency interest rate swaps	147,166	5,748	13,022		146,754	5,418	12,800		141,321	4,561	11,647		136,219	7,867	14,551		
Forward foreign exchange contracts	219,530	4,718	7,343		210,118	3,630	6,401		200,578	4,892	6,871		212,927	8,383	9,928		
Purchased options	6,168	160	286		9,022	198	320		9,522	364	495		8,477	398	576		
Written options	9,412	-	-		10,733	-	-		11,051	-	-		10,715	-	-		
	406,581	12,000	23,335	2,840	401,216	10,603	22,224	2,713	376,102	11,166	21,141	3,258	382,019	17,860	27,072		3,362
Exchange traded																	
Futures	348	-	-		193	-	-		534	-	-		835	-	-		
Purchased options	6,847	-	-		4,471	-	-		6,186	-	-		6,806	-	-		
Written options	2,419	-	-		3,597	-	-		5,058	-	-		3,073	-	-		
	9,614	-	-		8,261	-	-		11,778	-	-		10,714	-	-		
Total Foreign Exchange Contracts	416,195	12,000	23,335	2,840	409,477	10,603	22,224	2,713	387,860	11,166	21,141	3,258	392,733	17,860	27,072		3,362
Commodity Contracts																	
Over-the-counter																	
Swaps	26,556	1,849	6,059		32,750	2,523	8,143		39,608	3,492	8,948		45,988	2,336	8,242		
Purchased options	17,092	1,159	3,781		21,830	1,710	5,224		29,902	1,800	6,770		35,749	1,670	7,037		
Written options	14,723	-	-		19,640	-	-		27,550	-	-		33,871	-	-		
	58,371	3,008	9,840	1,395	74,220	4,233	13,367	1,856	97,060	5,292	15,718	2,035	115,608	4,006	15,279		1,957
Exchange traded																	
Futures	24,223	-	-		27,427	-	-		36,517	-	-		39,840	-	-		
Purchased options	62,956	-	-		77,870	-	-		94,625	-	-		108,337	-	-		
Written options	65,825	-	-		80,138	-	-		96,732	-	-		109,359	-	-		
	153,004	-	-		185,435	-	-		227,874	-	-		257,536	-	-		
Total Commodity Contracts	211,375	3,008	9,840	1,395	259,655	4,233	13,367	1,856	324,934	5,292	15,718	2,035	373,144	4,006	15,279		1,957
Equity Contracts																	
Over-the-counter																	
Swaps	18,151	1,447	2,080		17,957	1,613	2,243		18,269	1,662	2,787		21,809	1,996	3,264		
Exchange traded	11,862	-	-		12,539	-	-		14,173	-	-		19,129	-	-		
Total Equity Contracts (2)	30,013	1,447	2,080	336	30,496	1,613	2,243	435	32,442	1,662	2,787	677	40,938	1,996	3,264		907
Credit Default Swaps																	
Over-the-counter (2)																	
Purchased	61,477	3,424	4,116		72,551	5,651	6,543		76,906	6,521	7,269		78,230	6,435	7,564		
Written	56,968	-	-		67,329	-	-		71,440	-	-		71,977	-	-		
Total Credit Default Swaps	118,445	3,424	4,116	3,972	139,880	5,651	6,543	3,886	148,346	6,521	7,269	4,267	150,207	6,435	7,564		4,750
Sub-total	3,202,022	56,929	84,620	11,847	3,401,929	73,521	103,051	13,541	3,097,373	77,055	105,712	14,471	3,050,540	59,416	89,680		14,897
Impact of master netting agreements	n.a.	(39,148)	(55,866)		n.a.	(53,359)	(70,116)		n.a.	(58,212)	(69,653)		n.a.	(41,748)	(54,223)		
Total	3,202,022	17,781	28,754	11,847	3,401,929	20,162	32,935	13,541	3,097,373	18,843	36,059	14,471	3,050,540	17,668	35,457		14,897

(1) Risk-weighted balances are reported after the impact of master netting agreements.
 (2) Comparative balances have been restated to conform with the current period's presentation.

DERIVATIVE INSTRUMENTS

Fair Value (\$ millions)	As at July 31, 2009			As at April 30, 2009			As at January 31, 2009			As at October 31, 2008			As at July 31, 2008		
	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net
TRADING															
Interest Rate Contracts															
Swaps	34,048	(33,226)	822	47,338	(46,417)	921	47,226	(47,266)	(40)	25,925	(26,243)	(318)	15,707	(15,890)	(183)
Forward rate agreements	307	(309)	(2)	268	(247)	21	283	(283)	-	165	(166)	(1)	36	(34)	2
Futures	9	(12)	(3)	2	(2)	-	10	(5)	5	19	(12)	7	1	(11)	(10)
Purchased options	1,786	(2)	1,784	2,154	-	2,154	2,360	-	2,360	1,804	-	1,804	1,288	(1)	1,287
Written options	-	(1,836)	(1,836)	-	(2,144)	(2,144)	-	(2,393)	(2,393)	-	(1,643)	(1,643)	-	(1,194)	(1,194)
	36,150	(35,385)	765	49,762	(48,810)	952	49,879	(49,947)	(68)	27,913	(28,064)	(151)	17,032	(17,130)	(98)
Foreign Exchange Contracts															
Cross-currency swaps	1,374	(2,257)	(883)	1,357	(1,734)	(377)	1,349	(1,670)	(321)	1,212	(1,346)	(134)	1,677	(781)	896
Cross-currency interest rate swaps	5,748	(5,073)	675	5,418	(4,285)	1,133	4,561	(3,832)	729	7,867	(7,259)	608	3,803	(3,830)	(27)
Forward foreign exchange contracts	3,328	(5,110)	(1,782)	3,108	(3,815)	(707)	4,892	(4,854)	38	8,383	(7,913)	470	1,963	(1,566)	397
Purchased options	227	-	227	222	-	222	425	-	425	566	-	566	150	-	150
Written options	-	(210)	(210)	-	(311)	(311)	-	(566)	(566)	-	(774)	(774)	-	(133)	(133)
	10,677	(12,650)	(1,973)	10,105	(10,145)	(40)	11,227	(10,922)	305	18,028	(17,292)	736	7,593	(6,310)	1,283
Commodity Contracts															
Swaps	1,849	(1,937)	(88)	2,523	(3,128)	(605)	3,492	(4,539)	(1,047)	2,336	(3,102)	(766)	3,655	(2,982)	673
Purchased options	2,823	-	2,823	4,316	-	4,316	4,798	-	4,798	3,953	-	3,953	5,530	-	5,530
Written options	-	(2,719)	(2,719)	-	(4,125)	(4,125)	-	(4,448)	(4,448)	-	(3,497)	(3,497)	-	(4,820)	(4,820)
	4,672	(4,656)	16	6,839	(7,253)	(414)	8,290	(8,987)	(697)	6,289	(6,599)	(310)	9,185	(7,802)	1,383
Equity Contracts															
	2,315	(2,340)	(25)	2,881	(3,145)	(264)	3,447	(1,528)	1,919	5,606	(2,019)	3,587	5,182	(2,047)	3,135
Credit Default Swaps															
Purchased	3,424	-	3,424	5,651	-	5,651	6,521	-	6,521	6,435	-	6,435	3,673	-	3,673
Written	-	(2,838)	(2,838)	-	(5,097)	(5,097)	-	(5,780)	(5,780)	-	(5,828)	(5,828)	-	(3,329)	(3,329)
	3,424	(2,838)	586	5,651	(5,097)	554	6,521	(5,780)	741	6,435	(5,828)	607	3,673	(3,329)	344
Total fair value - trading derivatives	57,238	(57,869)	(631)	75,238	(74,450)	788	79,364	(77,164)	2,200	64,271	(59,802)	4,469	42,665	(36,618)	6,047
HEDGING															
Interest Rate Contracts															
Cash flow hedges - swaps	209	(552)	(343)	686	(443)	243	1,309	(417)	892	752	(187)	565	307	(99)	208
Fair value hedges - swaps	743	(149)	594	1,027	(177)	850	1,312	(183)	1,129	563	(59)	504	195	(69)	126
Total swaps	952	(701)	251	1,713	(620)	1,093	2,621	(600)	2,021	1,315	(246)	1,069	502	(168)	334
Foreign Exchange Contracts															
Cash flow hedges - Forward foreign exchange contracts	1,390	-	1,390	522	-	522	-	-	-	-	-	-	-	-	-
Total foreign exchange contracts	1,390	-	1,390	522	-	522	-	-	-	-	-	-	-	-	-
Total fair value - hedging derivatives	2,342	(701)	1,641	2,235	(620)	1,615	2,621	(600)	2,021	1,315	(246)	1,069	502	(168)	334
Total fair value	59,580	(58,570)	1,010	77,473	(75,070)	2,403	81,985	(77,764)	4,221	65,586	(60,048)	5,538	43,167	(36,786)	6,381
Less: Net impact of master netting agreements	(39,148)	39,148	-	(53,359)	53,359	-	(58,212)	58,212	-	(41,748)	41,748	-	(24,859)	24,859	-
Total	20,432	(19,422)	1,010	24,114	(21,711)	2,403	23,773	(19,552)	4,221	23,838	(18,300)	5,538	18,308	(11,927)	6,381

INTEREST RATE GAP POSITION
As at July 31, 2009

(\$ millions)

	0 to 3 months	4 to 6 months	7 to 12 months	Total within 1 year	1 to 5 years	Over 5 years	Non-interest sensitive	Total
Canadian Dollars								
Assets	198,181	5,714	9,394	213,289	51,158	6,896	11,896	283,239
Liabilities and Capital Off-Balance Sheet	163,657 (29,224)	10,470 3,591	9,106 2,158	183,233 (23,475)	62,158 18,737	10,598 4,738	27,250 -	283,239 -
Gap - July 31, 2009	5,300	(1,165)	2,446	6,581	7,737	1,036	(15,354)	-
Gap - April 30, 2009	3,644	599	1,415	5,658	9,263	868	(15,789)	-
Gap - January 31, 2009	9,079	(2,187)	(1,162)	5,730	9,459	393	(15,582)	-
Gap - October 31, 2008	8,943	(2,437)	(1,882)	4,624	8,605	1,164	(14,393)	-
Gap - July 31, 2008	6,672	(403)	1,639	7,908	4,081	1,490	(13,479)	-
U.S. Dollar and Other Currencies								
Assets	111,020	5,650	4,051	120,721	8,411	505	2,485	132,122
Liabilities and Capital Off-Balance Sheet	111,033 (1,371)	3,745 (1,643)	4,019 593	118,797 (2,421)	11,720 2,163	1,242 258	363 -	132,122 -
Gap - July 31, 2009	(1,384)	262	625	(497)	(1,146)	(479)	2,122	-
Gap - April 30, 2009	(3,878)	(1,000)	2,120	(2,758)	766	(186)	2,178	-
Gap - January 31, 2009	(4,951)	(2,153)	2,435	(4,669)	2,990	(583)	2,262	-
Gap - October 31, 2008	(188)	(2,103)	(816)	(3,107)	931	147	2,029	-
Gap - July 31, 2008	(5,559)	(1,997)	995	(6,561)	5,330	(699)	1,930	-

Certain comparative figures have been restated to conform with the current period's presentation.

Gap Position Major Assumptions - Deposits/ Liabilities

- Fixed rate, fixed term liabilities, such as investment certificates, are reported at scheduled maturity with estimated redemptions that reflect expected depositor behaviour.
- Interest bearing deposits on which the customer interest rate changes with the prime rate or other short-term market rates are reported in the 0 to 3 months category.
- Fixed rate and non-interest bearing liabilities with no defined maturity are reported based upon an imputed maturity profile.

Capital

- Common shareholders' equity is reported as non-interest sensitive.

Gap Position Major Assumptions - Assets

- Fixed rate, fixed term assets, such as mortgage and consumer loans, are reported based upon the scheduled repayments and estimated prepayments that reflect expected borrower behaviour.
- Trading and Underwriting (mark-to-market) assets and interest bearing assets on which the customer interest rate changes with the prime rate or other short-term market rates are reported in the 0 to 3 months category.
- Goodwill, intangible and fixed assets are reported as non-interest sensitive.
- Other fixed rate and non-interest bearing assets with no defined maturity are reported based upon an imputed maturity profile.

INTEREST RATE RISK SENSITIVITY (After tax) (\$ millions)	100 Basis Point Increase						100 Basis Point Decrease					
	Earnings Sensitivity			Economic Value Sensitivity			Earnings Sensitivity			Economic Value Sensitivity		
	Money Market /			Money Market /			Money Market /			Money Market /		
	Structural	Accrual	Total	Structural	Accrual	Total	Structural	Accrual	Total	Structural	Accrual	Total
July 31, 2009	15.3	(42.3)	(27.0)	(231.8)	(101.1)	(332.9)	(71.8)	20.7	(51.1)	204.0	79.8	283.8
April 30, 2009	12.6	(36.0)	(23.4)	(223.3)	(87.2)	(310.5)	(59.6)	20.0	(39.6)	232.9	63.6	296.5
January 31, 2009	10.6	(22.2)	(11.6)	(222.7)	(88.2)	(310.9)	(22.1)	11.2	(10.9)	220.8	76.9	297.7
October 31, 2008	(4.4)	8.8	4.4	(220.8)	(49.6)	(270.4)	(21.0)	(11.8)	(32.8)	169.2	46.4	215.6
July 31, 2008	2.5	(4.6)	(2.1)	(212.7)	(27.5)	(240.2)	(4.2)	4.6	0.4	152.8	27.5	180.3

INTEREST RATE RISK SENSITIVITY (After tax) (\$ millions)	200 Basis Point Increase						200 Basis Point Decrease					
	Earnings Sensitivity			Economic Value Sensitivity			Earnings Sensitivity			Economic Value Sensitivity		
	Money Market /			Money Market /			Money Market /			Money Market /		
	Structural	Accrual	Total	Structural	Accrual	Total	Structural	Accrual	Total	Structural	Accrual	Total
July 31, 2009	6.3	(84.6)	(78.3)	(503.3)	(202.2)	(705.5)	(72.2)	20.7	(51.5)	411.2	125.7	536.9
April 30, 2009	3.7	(71.9)	(68.2)	(471.8)	(174.3)	(646.1)	(121.9)	21.3	(100.6)	380.8	78.7	459.5
January 31, 2009	5.4	(44.3)	(38.9)	(472.3)	(176.4)	(648.7)	(123.3)	13.7	(109.6)	417.9	115.8	533.7
October 31, 2008	(16.2)	17.5	1.3	(488.6)	(99.2)	(587.8)	(177.6)	(31.3)	(208.9)	328.4	85.1	413.5
July 31, 2008	(8.3)	(9.2)	(17.5)	(476.9)	(54.9)	(531.8)	(111.4)	9.2	(102.2)	280.0	54.9	334.9

The interest rate sensitivity does not include the impact of AIG Life Insurance Company of Canada.

Certain comparative figures have been restated to conform with the current period's presentation.

Earnings Sensitivity/Economic Value Sensitivity - Interest Rate Risk

"Earnings Sensitivity" is the impact of change in interest rates on twelve month net income, while, "Economic Value Sensitivity" is the impact of a change in interest rates on the value of our assets and liabilities.

"100/200 Basis Point Increase/Decrease" is the impact on earnings and economic value of a one time increase/decrease of 100/200 basis points in interest rates, applied to our position at the period end. In all cases, Interest Rate scenarios did not fall below 0%. Calculations do not reflect the effect of actions which the bank may take to reduce risk.

Losses are in brackets and benefits are presented as positive amounts.

Structural portfolios are CAD/U.S. consumer, commercial and corporate instruments and securitization structures. For these portfolios, risk measures reflect asset/liability interest rate mismatches, embedded options, including the expected impact of customer behaviour, and the impact of minimum rates on deposits.

Money market/accrual exposures are bank placements and acceptances, repos and reverse repos, international loans and certain available-for-sale securities for major currencies.

While categorized as trading and underwriting, these portfolios are accounted for using accrual accounting or are marked to market through Other Comprehensive Income, as appropriate, under GAAP.

For the Bank's Insurance businesses including BMO Life Assurance (the acquired operations of AIG Life Insurance Company of Canada), a 100 basis point increase in interest rates results in an increase in earnings of \$58 million and an increase in economic value of \$177 million. A 100 basis point decrease in interest rates results in a decrease in earnings of \$50 million and a decrease in economic value of \$193 million. These after-tax impacts are not reflected in the table above.

LIQUID ASSETS AND DEPOSITS

(\$ millions except as noted)

	2009	2009	2009	2008	2008	2008	2008	2007	2007	MIX	INC/(DEC)
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3	VS LAST YEAR

Liquid Assets

Canadian Dollar Liquid Assets											
Deposits with other banks	520	682	353	1,842	1,656	1,481	2,311	1,531	2,466	0.4 %	(1,136) (68.6)%
Other cash resources	1,214	35	1,581	89	2,841	1,410	92	1,981	604	1.0 %	(1,627) (57.3)%
Securities	67,636	63,475	56,204	58,639	54,833	53,153	51,576	57,206	44,017	54.2 %	12,803 23.3 %
Total	69,370	64,192	58,138	60,570	59,330	56,044	53,979	60,718	47,087	55.6 %	10,040 16.9 %
U.S. Dollar and Other Currency Liquid Assets											
Deposits with other banks	12,059	11,676	24,054	16,477	18,306	19,024	21,365	19,209	20,505	9.7 %	(6,247) (34.1)%
Other cash resources	774	1,839	402	2,697	(749)	322	2,354	169	1,466	0.6 %	1,523 +100.0%
Securities	42,511	44,025	42,254	41,499	34,042	35,517	37,889	41,071	42,212	34.1 %	8,469 24.9 %
Total	55,344	57,540	66,710	60,673	51,599	54,863	61,608	60,449	64,183	44.4 %	3,745 7.3 %
Total Liquid Assets (1)	124,714	121,732	124,848	121,243	110,929	110,907	115,587	121,167	111,270	100.0 %	13,785 12.4 %
Cash and Securities-to-Total Assets Ratio	30.0 %	28.2 %	28.2 %	29.1 %	29.6 %	29.6 %	30.7 %	33.1 %	31.0 %		0.4 %
Pledged liquid assets (2)	38,295	44,250	41,446	38,142	37,577	39,358	27,726	30,369	30,030	50.1 %	718 1.9 %
Pledged other assets	38,077	40,633	33,583	33,053	28,949	32,046	35,422	25,475	25,542	49.9 %	9,128 31.5 %
Total Pledged Assets	76,372	84,883	75,029	71,195	66,526	71,404	63,148	55,844	55,572	100.0 %	9,846 14.8 %

(1) Includes liquid assets pledged as security for securities borrowed, securities lent, securities sold under repurchase agreements and other secured liabilities.

(2) Includes reserves or minimum balances which some of our subsidiaries are required to maintain with central banks in their respective countries of operation.

Deposits

Canadian Dollar Deposits											
Banks	3,155	3,788	3,875	3,174	1,680	2,346	2,680	1,326	1,677	1.3 %	1,475 87.8 %
Businesses and governments	55,275	57,834	62,090	63,959	63,443	58,852	63,003	63,787	61,779	22.6 %	(8,168) (12.9)%
Individuals	79,456	78,648	76,936	70,160	68,118	66,234	65,087	60,248	59,872	32.4 %	11,338 16.6 %
Total	137,886	140,270	142,901	137,293	133,241	127,432	130,770	125,361	123,328	56.3 %	4,645 3.5 %
U.S. Dollar and Other Currency Deposits											
Banks	20,056	24,086	27,547	27,172	28,308	28,592	32,311	32,774	28,884	8.2 %	(8,252) (29.2)%
Businesses and governments	66,994	60,371	71,298	72,152	68,305	63,855	62,309	57,961	58,978	27.3 %	(1,311) (1.9)%
Individuals	20,017	22,442	22,834	21,053	18,803	18,701	17,521	15,954	17,837	8.2 %	1,214 6.5 %
Total	107,067	106,899	121,679	120,377	115,416	111,148	112,141	106,689	105,699	43.7 %	(8,349) (7.2)%
Total Deposits	244,953	247,169	264,580	257,670	248,657	238,580	242,911	232,050	229,027	100.0 %	(3,704) (1.5)%
Core deposits (3)	124,444	124,735	135,311	125,374	110,862	108,305	105,265	99,548	104,802		13,582 12.3 %
Customer Deposits (4)	148,252	149,595	160,205	145,576	131,256	128,767	125,719	121,608	125,005		
Customer Deposits and Capital-to-Total Loans Ratio (5)	103.9%	101.3%	102.2%	94.2%	91.7%	92.4%	92.0%	93.3%	88.9%		

(3) Core deposits are comprised of customer operating and saving deposits and smaller fixed-date deposits (less than or equal to \$100,000).

(4) Customer Deposits are core deposits plus larger fixed-date deposits excluding wholesale customer deposits.

(5) Total loans exclude securities borrowed or purchased under resale agreements.

BASEL II APPENDIX

AIRB (Advanced Internal Ratings Based 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 model to measure credit risk capital requirements, subject to regulatory approval. OSFI has indicated that it expects the Big Five Canadian Banks to adopt the AIRB approach.

Capital Floor: A capital floor is applied to institutions using the AIRB approach to credit risk during a transition period prescribed by our regulator, the Office of the Superintendent of Financial Institutions (OSFI).

To calculate the capital floor, the Bank's Basel I Capital Requirement (as defined below) is multiplied by an adjustment factor and compared to the Bank's Basel II Capital Requirement (as defined below). The differential, if positive, is multiplied by 12.5 and added to the Bank's Basel II RWA.

Basel I Capital Requirement equals:

- (1) 8% of Basel I RWA as calculated, plus
- (2) all capital deductions under Basel I, less
- (3) the amount of any general allowances under Basel I eligible for inclusion in Tier 2

Basel II Capital Requirement equals:

- (1) 8% of Basel II RWA as calculated, plus
- (2) all capital deductions under Basel II, less
- (3) the amount of any general allowances under Basel II eligible for inclusion in Tier 2

Commitments (Undrawn): The EAD on the difference between the authorized and drawn amounts (e.g., the unused portion of a line of credit) before adjustments for credit risk mitigation.

Credit Equivalent Amount (CEA) on Undrawn: An estimate of the amount of credit risk exposure on off-balance items under the Standardized Approach for credit risk.

Exposure at Default (EAD): EAD for on-balance sheet amounts represents outstandings, grossed up by specific provisions and write-offs. EAD for Off balance sheet and Undrawn are estimates.

Exposure at Default OTC Derivatives: Represent the net gross positive replacement costs plus the potential credit exposure amount.

HELOCs: Home Equity Lines of Credit comprise lines of credit secured by equity in a residential property.

Drawn: The amount of funds invested or advanced to a customer. Does not include adjustments for credit risk mitigation.

Other Off Balance Sheet Items: All off-balance sheet arrangements other than derivatives and undrawn commitments such as Standby Letters of Credit and Documentary Credits.

QRR (Qualifying Revolving Retail): Includes exposures that are revolving, unsecured and uncommitted to individuals up to a maximum amount of \$125,000 to a single individual.

Repo Style Transactions: Includes repurchase and reverse repurchase agreements and securities lending and borrowing.

Scaling Factor: The scaling factor is applied to the risk weighted assets amount for credit risk assessed under the AIRB approach. The objective of the scaling factor is to broadly maintain the aggregate level of minimum capital requirements, while also providing incentives to adopt the more advanced risk-sensitive approaches of the Framework.

Standardized Approach: This approach is the least complicated of the range of options available to banks to measure credit risk capital requirements. This option allows banks to measure credit risk capital requirements by multiplying exposures by defined percentages based on the exposures product type and external credit rating (if applicable).

Grandfathered Equity Securities in the Banking Book: Under Basel II OSFI exempts equity investments held as of October 31, 2007 from the AIRB approach for a period of 10 years starting November 1, 2007 to October 31, 2017. During that time, these "grandfathered" holdings will be risk weighted at 100%.

Adjusted EAD: Represents EAD that has been redistributed to a more favourable PD band or a different Basel Asset Class as a result of collateral (Credit Risk Mitigation or CRM). All Basel II disclosures aggregated into PD bands use Adjusted EAD values.

Exposure Weighted Average LGD represents the $(\sum (\text{Adjusted EAD of each exposure} \times \text{its LGD}))$ divided by the total Adjusted EAD.

Exposure Weighted Average Risk Weight is the $(\sum \text{pre-scaled RWA for each exposure} / \text{Total Adjusted EAD})$.