

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Common Shares	Preferred Shares Class B - Series 27	Preferred Shares Class B - Series 29	Preferred Shares Class B - Series 31	Preferred Shares Class B - Series 33
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	063679401	063679609	063679880	06367X200
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) <i>Regulatory treatment</i>	N/A	N/A	N/A	N/A	N/A
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	23,412	500	400	300	200
9	Par value of instrument	N/A	500	400	300	200
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	Various	23-Apr-2014	06-Jun-2014	30-Jul-2014	05-Jun-2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-May 2019 Redemable at Par. No contingent call dates.	25-Aug-2019 Redemable at Par. No contingent call dates.	25-Nov-2019 Redemable at Par. No contingent call dates.	25-Aug-2020 Redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable <i>Coupons / dividends</i>		Every 5 years	Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	N/A	4.00%	3.90%	3.80%	3.80%
19	Existence of a dividend stopper	N/A	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible <sup>(1)</sup>	N/A	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	N/A	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25	If convertible, fully or partially	N/A	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for
27	If convertible, mandatory or optional conversion	N/A	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	N/A	Common Shares	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	N/A	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination					
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl. - Class B Pref Shares - Series 27	Prospectus Suppl. - Class B Pref Shares - Series 29	Prospectus Suppl. - Class B Pref Shares - Series 31	Prospectus Suppl. - Class B Pref Shares - Series 33
	Pricing Supplement (if applicable)					

<sup>(1)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Preferred Shares Class B - Series 44	Preferred Shares Class B - Series 46	Preferred Shares Class B - Series 50
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368B207	06368B108	06368D4E1
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	350	500
9	Par value of instrument	400	350	500
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	17-Sep-2018	17-Apr-2019	27-Jul-2022
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redeemable on or after 25-November-2023 at Par. No contingent call dates.	Redeemable on or after 25-May-2024 at Par. No contingent call dates.	Redeemable during the period from October 26, 2027 to and including November 26, 2027 at par. No contingent call dates.
16	Subsequent call dates, if applicable <i>Coupons / dividends</i>	Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.85%	5.10%	7.373%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 50 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - May 23, 18	Short Form Base Shelf Prospectus - May 23, 18	Short Form Base Shelf Prospectus - Mar. 11, 22
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl. - Class B Pref Shares - Series 44	Prospectus Suppl. - Class B Pref Shares - Series 46	Prospectus Suppl. - Class B Pref Shares - Series 50
	Pricing Supplement (if applicable)			

<sup>(1)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Preferred Shares Class B - Series 52	4.800% Additional Tier 1 Capital Notes	Limited Recourse Capital Notes, Series 1	Limited Recourse Capital Notes, Series 2	Limited Recourse Capital Notes, Series 3
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	0636LHJ8	06368B5P9	06368DJQ8	06368DA87	06368D8W7
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Additional Tier 1 Capital Notes			
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	650	658	1,250	750	1,000
9	Par value of instrument	650	USD 500	1,250	750	1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	31-Jan-2023	30-Jul-2019	16-Sep-2020	15-Mar-2022	13-Sep-2022
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated
13	Original maturity date	No Maturity	No Maturity	26-Nov-2080	26-May-2082	26-Nov-2082
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redeemable during the period from April 26, 2028 to and including May 26, 2028 at par. No contingent call dates.	Redeemable on or after 25-Aug-2024 at Par. No contingent call dates.	Redeemable on or after 26-Apr-2025 at Par. No contingent call dates.	Redeemable on or after 26-Apr-2027 at Par. No contingent call dates.	Redeemable on or after 26-Oct-2027 at Par. No contingent call dates.
16	Subsequent call dates, if applicable <i>Coupons / dividends</i>	Every 5 years	Every 6 months	Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	Fixed	Fixed until August 25, 2024	Fixed until November 26, 2025	Fixed until May 26, 2027	Fixed until November 26, 2027
18	Coupon rate and any related index	7.057%	4.80%	4.30%	5.625%	7.325%
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 51
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 52 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination					
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Dec 22, 22	USD Prospectus - Apr 27 17	Short Form Base Shelf Prospectus - May 23, 18	Short Form Base Shelf Prospectus - Jun 22, 2020	Short Form Base Shelf Prospectus - March 11, 22
		Prospectus Suppl - Class B Pref Shares - Series 52	USD Prospectus Supplement Jul 23 19	Prospectus Supplement - LRCN Series 1	Prospectus Supplement - LRCN Series 2	Prospectus Supplement - LRCN Series 3
		Pricing Supplement (If applicable)				

<sup>(1)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in both regulatory capital and TLAC				
		3.803% Subordinated Notes due 2032	4.338% Subordinated Notes due 2028	Series J Medium-Term Notes - First Tranche	Series J Medium-Term Notes - Second Tranche	Series K Medium-Term Notes - First Tranche
1	Issuer	Bank of Montreal				
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368BGS16	US06368BQ686	06369ZCE2	CA06369ZCF95	CA06369ZCG78
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A
4	Transitional Basel III rules	Tier 2				
5	Post-transitional Basel III rules	Tier 2				
6	Eligible at solo/group/group&solo	Group and Solo				
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt				
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,523	0	985	1,248	989
9	Par value of instrument	USD 1,250	USD 850	1,000	1,250	1,000
10	Accounting classification	Liability - amortized cost				
11	Original date of issuance	12-Dec-2017	05-Oct-2018	16-Sep-2019	17-Jun-2020	22-Jul-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	15-Dec-2032	05-Oct-2028	17-Sep-2029	17-Jun-2030	22-Jul-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	15-Dec-2027 Redeemable at Par. No contingent call dates.	05-Oct-2023 Redeemable at Par. No contingent call dates.	17-Sep-2024 Redeemable at Par. No contingent call dates.	17-Jun-2025 Redeemable at Par. No contingent call dates.	22-Jul-2026 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable <i>Coupons / dividends</i>	N/A	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until Sept 17, 2024	Fixed until June 17, 2025	Fixed until July 22, 2026
18	Coupon rate and any related index	3.803%	4.338%	2.88%	2.077%	1.928%
19	Existence of a dividend stopper	N/A	N/A	N/A	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares				
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal				
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination					
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt				
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">USD Prospectus - Apr 27 17</a>	<a href="#">USD Prospectus - Apr 27 17</a>	<a href="#">Short Form Base Shelf Prospectus - May 23, 18</a>	<a href="#">Short Form Base Shelf Prospectus - May 23, 18</a>	<a href="#">Short Form Base Shelf Prospectus - June 22, 20</a>
	Supplement to Base Shelf Prospectus (if applicable)	<a href="#">USD Prospectus Supplement - Dec 07 17</a>	<a href="#">USD Prospectus Supplement - Oct 02 18</a>	<a href="#">Prospectus Suppl. - Series J MTN.PDF</a>	<a href="#">Prospectus Suppl. - Series J MTN.PDF</a>	<a href="#">Prospectus Suppl. - Series K MTN.PDF</a>
	Pricing Supplement (if applicable)			<a href="#">Pricing Suppl. - Series J MTN - Tranche 1.PDF</a>	<a href="#">Pricing Suppl. - Series J MTN - Tranche 2.PDF</a>	<a href="#">Pricing Suppl. - Series K MTN - Tranche 1.PDF</a>

<sup>(1)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		3.088% Subordinated Notes due 2037	Series L Medium-Term Notes - First Tranche	Series M Medium-Term Notes - First Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368DH723	CA06369ZCH51	CA06369CJ18
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,398	749	1,178
9	Par value of instrument	USD 1,250	750	1,150
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	10-Jan-2022	27-Oct-2022	07-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Jan-2037	27-Oct-2032	07-Sep-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	10-Jan-2032 Redeemable at Par. No contingent call dates.	27-Oct-2027 Redeemable at Par. No contingent call dates.	07-Sep-2028 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable <i>Coupons / dividends</i>	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed until Oct 27, 2027	Fixed until Sept 07, 2028
18	Coupon rate and any related index	3.088%	6.534%	6.034%
19	Existence of a dividend stopper	N/A	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">USD Prospectus - Apr 27 17</a>	Short Form Base Shelf Prospectus - March 11, 22	<a href="#">Short Form Base Shelf Prospectus - Dec 22, 2022</a>
	Supplement to Base Shelf Prospectus (if applicable)	<a href="#">USD Prospectus Supplement - Jan 05 22</a>	<a href="#">Prospectus Suppl. - Series L MTN</a>	<a href="#">Prospectus Suppl. - Series M MTN</a>
	Pricing Supplement (if applicable)		<a href="#">Pricing Suppl. - Series L MTN - Tranche 1</a>	<a href="#">Pricing Suppl. - Series M MTN - Tranche 1</a>

<sup>(1)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WHH9	CA06368B2H05	XS1966819812
3	Governing law(s) of the instrument	New York, Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,750	CAD2,000	USD200
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Feb-2019	6-Mar-2019	22-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Feb-2024	6-Mar-2024	22-Mar-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.300%	2.850%	3.238%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - Apr 27 17</a>	N/A	<a href="#">NIP Prospectus – Sept 24, 2018</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - Sept 23 18</a>	N/A	<a href="#">NIP Prospectus Supplement – Feb 28, 2019</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series E USD MTN Jan 31 19</a>	<a href="#">CAD Senior Term Sheet - Mar 06, 2019</a>	<a href="#">Pricing Supplement – Series 190 NIP</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
3	Governing law(s) of the instrument	New York, Ontario and Canada	New South Wales, Ontario and Canada	New South Wales, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	AUD300	AUD450
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Jun-2019	17-Jul-2019	17-Jul-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Jun-2024	17-Jul-2024	17-Jul-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	2.500%	2.100%	3mBBSW + 100bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - Apr 27 17</a>	<a href="#">AUD Information Memorandum - Jul 08 19</a>	<a href="#">AUD Information Memorandum - Jul 08 19</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - Sept 23 18</a>	<a href="#">N/A</a>	<a href="#">N/A</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series E USD MTN Jun 25 19</a>	<a href="#">Pricing Suppl Series 6 AUD MTN Jul 17 19</a>	<a href="#">Pricing Suppl Series 7 AUD MTN Jul 17 19</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368B5B08	XS2053390600	XS2068976195
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD1,750	GBP500	USD100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25-Jul-2019	18-Sep-2019	23-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Jul-2024	18-Dec-2024	23-Oct-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.280%	1.5000%	2.3000%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	N/A	<a href="#">NIP Prospectus – Sept 24, 2018</a>	<a href="#">NIP Prospectus – Sept 24, 2018</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	N/A	<a href="#">NIP Prospectus Supplement – Jul 11, 2019</a>	<a href="#">NIP Prospectus Supplement – Jul 11, 2019</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">CAD Senior Term Sheet - Jul 29, 2019</a>	<a href="#">Final Terms – Series 192 NIP</a>	<a href="#">Final Terms – Series 198 NIP</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368DCV43	06367WB85	06368EDC3
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD1,500	USD1,500	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	17-Jan-2020	27-Apr-2020	22-Jan-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3-Feb-2025	1-May-2025	22-Jan-2027
14	Issuer call subject to prior supervisory approval	at par on or after 03-Jan-2025	N/A	at par on or before 22-Jan-2026
15	Optional call date, contingent call dates and redemption amount	at par on or after 03-Jan-2025	N/A	at par on or before 22-Jan-2026
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.370%	1.8500%	0.9490%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	N/A	<a href="#">USD Prospectus - Apr 20 20</a>	<a href="#">USD Prospectus - Apr 20 20</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	N/A	<a href="#">USD Prospectus Supplement - Apr 20 20</a>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">CAD Senior Term Sheet - Jan 17, 2020</a>	<a href="#">Pricing Suppl Series F USD MTN Apr 22 20</a>	<a href="#">Pricing Suppl Series F USD MTN Jan 22 21</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DPC2	06368DTH7	06367TQW3
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD750	CAD1,250	USD1,150
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	10-Mar-2021	28-May-2021	12-Jul-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Mar-2026	28-May-2026	9-Jul-2024
14	Issuer call subject to prior supervisory approval	at par on or after 10-Feb-2026	at par on or after 28-Apr-2026	N/A
15	Optional call date, contingent call dates and redemption amount	at par on or after 10-Feb-2026	at par on or after 28-Apr-2026	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.758%	1.551%	0.625%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		<u>N/A</u>	<u>N/A</u>	<u><a href="#">USD Prospectus - Apr 20 20</a></u>
<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<u>N/A</u>	<u>N/A</u>	<u><a href="#">USD Prospectus Supplement - Apr 20 20</a></u>
<b>Pricing Supplement (if applicable)</b>		<u><a href="#">CAD Senior Term Sheet - Mar 10, 2021</a></u>	<u><a href="#">CAD Senior Term Sheet - May 28, 2021</a></u>	<u><a href="#">Pricing Suppl Series F USD MTN Jul 12 21</a></u>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WYQ0	XS2384698721	06368FAC3
3	Governing law(s) of the instrument	New York, Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD550	GBP400	USD1,300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	12-Jul-2021	9-Sep-2021	15-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Jul-2024	9-Sep-2026	15-Sep-2026
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR Index + 32bps	1.0000%	1.250%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - Apr 20 20</a>	<a href="#">NIP Prospectus – July 16, 2021</a>	<a href="#">USD Prospectus - Apr 20 20</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>	<a href="#">NIP Prospectus Supplement – Aug 25, 2021</a>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series F USD MTN Jul 12 21</a>	<a href="#">Final Terms – Series 242 NIP</a>	<a href="#">Pricing Suppl Series F USD MTN Sep 15 21</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368FAD1	06368FAE9	06368FAF6
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD400	USD1,350	USD400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	15-Sep-2021	10-Jan-2022	10-Jan-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-2026	10-Jan-2025	10-Jan-2025
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SOFR Index + 62bps	1.500%	SOFR Index + 46.5bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - Apr 20 20</a>	<a href="#">USD Prospectus - Apr 20 20</a>	<a href="#">USD Prospectus - Apr 20 20</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series F USD MTN Sep 15 21</a>	<a href="#">Pricing Suppl Series F USD MTN Jan 10 22</a>	<a href="#">Pricing Suppl Series F USD MTN Jan 10 22</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368FAG4	06368FAH2	06368FAJ8
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,250	USD500	USD1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	8-Mar-2022	8-Mar-2022	8-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Mar-2024	8-Mar-2024	8-Mar-2027
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.150%	SOFR Index + 71bps	2.650%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - Apr 20 20</a>	<a href="#">USD Prospectus - Apr 20 20</a>	<a href="#">USD Prospectus - Apr 20 20</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>	<a href="#">USD Prospectus Supplement - Apr 20 20</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series F USD MTN Mar 08 22</a>	<a href="#">Pricing Suppl Series F USD MTN Mar 08 22</a>	<a href="#">Pricing Suppl Series F USD MTN Mar 08 22</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368DW260	XS2474239071	CA06368D3U60
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,000	HKD529	CAD2,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	1-Apr-2022	4-May-2022	1-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Apr-2027	4-May-2029	1-Jun-2027
14	Issuer call subject to prior supervisory approval	at par on or after March 1, 2027	N/A	at par on or after May 1, 2027
15	Optional call date, contingent call dates and redemption amount	at par on or after March 1, 2027	N/A	at par on or after May 1, 2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.650%	3.920%	4.309%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	N/A	<a href="#">NIP Prospectus – July 16, 2021</a>	N/A
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	N/A	<a href="#">NIP Prospectus Supplement – Mar 14, 2022</a>	N/A
	<b>Pricing Supplement (if applicable)</b>	<a href="#">CAD Senior Term Sheet - Apr 01, 2022</a>	<a href="#">Final Terms – Series 262 NIP</a>	<a href="#">CAD Senior Term Sheet - Jun 01, 2022</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D3S1	06368D3T9	XS2489616867
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,300	USD300	GBP75
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	7-Jun-2022	7-Jun-2022	9-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Jun-2025	7-Jun-2025	9-Jun-2025
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.700%	SOFR Index + 106bps	SONIA + 100bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">NIP Prospectus – July 16, 2021</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">NIP Prospectus Supplement – May 25, 2022</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series F USD MTN Jun 07 22</a>	<a href="#">Pricing Suppl Series F USD MTN Jun 07 22</a>	<a href="#">Final Terms – Series 266 NIP</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2473715675	XS2491195710	XS2495584943
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR800	CNY512	AUD84
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	15-Jun-2022	17-Jun-2022	27-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Jun-2027	17-Jun-2025	27-Jun-2034
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.750%	3.850%	6.455%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">NIP Prospectus – July 16, 2021</a>	<a href="#">NIP Prospectus – July 16, 2021</a>	<a href="#">NIP Prospectus – July 16, 2021</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">NIP Prospectus Supplement – May 25, 2022</a>	<a href="#">NIP Prospectus Supplement – May 25, 2022</a>	<a href="#">NIP Prospectus Supplement – May 25, 2022</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms – Series 268 NIP</a>	<a href="#">Final Terms – Series 267 NIP</a>	<a href="#">Final Terms – Series 271 NIP</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2499242613	06368LAP1	06368LAQ9
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	NOK435	USD1,500	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	6-Jul-2022	14-Sep-2022	14-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Jul-2032	14-Sep-2024	14-Sep-2027
14	Issuer call subject to prior supervisory approval	N/A	N/A	at par on or after August 14, 2027
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	at par on or after August 14, 2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.480%	4.250%	4.700%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">NIP Prospectus – July 16, 2021</a>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">USD Prospectus - May 26 22</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">NIP Prospectus Supplement – May 25, 2022</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms – Series 274 NIP</a>	<a href="#">Pricing Suppl Series H USD MTN Sep 14 24</a>	<a href="#">Pricing Suppl Series H USD MTN Sep 14 27</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2550101740	CA06368LEY89	06368LGU4
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	JPY7,500	CAD2,500	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27-Oct-2022	7-Dec-2022	12-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Oct-2027	7-Dec-2027	12-Dec-2024
14	Issuer call subject to prior supervisory approval	N/A	at par on or after Nov 7, 2027	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	at par on or after Nov 7, 2027	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.760%	4.709%	5.200%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		<a href="#">NIP Prospectus – July 15, 2022</a>	N/A	<a href="#">USD Prospectus - May 26 22</a>
<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<a href="#">NIP Prospectus Supplement – May 25, 2022</a>	N/A	<a href="#">USD Prospectus Supplement - May 26 22</a>
<b>Pricing Supplement (if applicable)</b>		<a href="#">Final Terms – Series 301 NIP</a>	<a href="#">CAD Senior Term Sheet - Dec 07, 2022</a>	<a href="#">Pricing Suppl Series H USD MTN Dec 12 24</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LGW0	06368LGV2	XS2580656549
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD300	USD1,200	HKD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	12-Jan-2023	12-Jan-2023	27-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Dec-2024	1-Feb-2028	27-Jan-2028
14	Issuer call subject to prior supervisory approval	N/A	at par on or after January 01, 2028	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	at par on or after January 01, 2028	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SOFR Index + 71bps	5.203%	3m HIBOR + 92bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">NIP Prospectus – July 15, 2022</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">NIP Prospectus Supplement – Dec 09, 2022</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series H USD MTN Dec 12 24</a>	<a href="#">Pricing Suppl Series H USD MTN Feb 01 28</a>	<a href="#">Final Terms – Series 309 NIP</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CH1243018814	XS2607352098	CA06368LNK84
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CHF185	JPY10,000	CAD2,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	31-Jan-2023	5-Apr-2023	29-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Feb-2029	5-Apr-2030	29-May-2028
14	Issuer call subject to prior supervisory approval	N/A	N/A	at par on or after Apr 29, 2028
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	at par on or after Apr 29, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.260%	1.000%	5.039%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">NIP Prospectus – July 15, 2022</a>	<a href="#">NIP Prospectus – July 15, 2022</a>	N/A
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">NIP Prospectus Supplement – Dec 09, 2022</a>	<a href="#">NIP Prospectus Supplement – Mar 01, 2023</a>	N/A
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl – Series 311 NIP</a>	<a href="#">Pricing Suppl – Series 323 NIP</a>	<a href="#">CAD Senior Term Sheet - May 29, 2023</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US06368LNT97	US06368LNU60	XS2632933631
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,350	USD400	EUR1000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Jun-2023	5-Jun-2023	6-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Jun-2026	5-Jun-2026	6-Jun-2025
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	5.300%	SOFR Index + 133bps	3m EURIBOR + 45 bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">NIP Prospectus – July 15, 2022</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">NIP Prospectus Supplement – May 24, 2023</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series H USD MTN Jun 05 26</a>	<a href="#">Pricing Suppl Series H USD MTN Jun 05 26</a>	<a href="#">Final Terms – Series 336 NIP</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US06368LWT96	US06368LWV43	US06368LWU69
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,200	USD300	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25-Sep-2023	25-Sep-2023	25-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Sep-2025	25-Sep-2025	25-Sep-2028
14	Issuer call subject to prior supervisory approval	N/A	N/A	at par on or after August 25, 2028
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	at par on or after August 25, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.920%	SOFR Index + 95bps	5.717%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">USD Prospectus - May 26 22</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl Series H USD MTN Sep 25 25</a>	<a href="#">Pricing Suppl Series H USD MTN Sep 25 25</a>	<a href="#">Pricing Suppl Series H USD MTN Sep 25 28</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2696803340	US06368LC537	US06368LC610
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR500	USD1,150	USD350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Sep-2023	11-Dec-2023	11-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Sep-2025	11-Dec-2026	11-Dec-2026
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	3m EURIBOR + 47 bps	5.266%	SOFR Index + 116bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">NIP Prospectus – July 14, 2023</a>	<a href="#">USD Prospectus - May 26 22</a>	<a href="#">USD Prospectus - May 26 22</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">NIP Prospectus Supplement – Aug 30, 2023</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>	<a href="#">USD Prospectus Supplement - May 26 22</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms – Series 350 NIP</a>	<a href="#">Pricing Suppl Series H USD MTN Dec 11 26</a>	<a href="#">Pricing Suppl Series H USD MTN Dec 11 26</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368LB887
3	Governing law(s) of the instrument	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A
9	Par value of instrument	CAD2,000
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	18-Dec-2023
12	Perpetual or dated	Dated
13	Original maturity date	18-Dec-2028
14	Issuer call subject to prior supervisory approval	at par on or after Nov 18, 2028
15	Optional call date, contingent call dates and redemption amount	at par on or after Nov 18, 2028
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.537%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down feature	No
31	If write-down, write-down trigger (s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-down mechanism	
34a	Type of subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	N/A
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	N/A
	<b>Pricing Supplement (if applicable)</b>	<a href="#">CAD Senior Term Sheet - Dec 18, 2023</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	194019769	198432458	06368B4L9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 110.00	EUR 10.0	3.366
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Feb-2019	25-Apr-2019	18-Jun-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Feb-2049	25-Apr-2039	18-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	15-Feb-24	At Par on 25-Apr-2029	N/A
16	Subsequent call dates, if applicable	February 15 in each year commencing February 15 2024 up to but excluding the maturity date	N/A	N/A
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	Zero coupon, 5.05% accrual rate	1.60%	3 month Cdor + 0.44%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	<a href="#">NIP Prospectus - Sep 24, 2018</a>	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	<a href="#">NIP Prospectus Supplement - Feb 28, 2019</a>	N/A
	Pricing Supplement (if applicable)	<a href="#">Final Terms - Series 188 NIP</a>	<a href="#">Final Terms - Series 191 NIP</a>	<a href="#">Final Terms - CUSIP: 06368B4L9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8Q4	207873667	208106023
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.25	25.00	USD 260.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Nov-2019	12-Nov-2019	27-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Nov-2024	12-Nov-2034	27-Nov-2059
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	N/A	On 12-Nov-2021	On 27-Nov-2024
16	Subsequent call dates, if applicable	N/A	On the 12th day of November of each year, commencing on 12 November 2021, up to and excluding the maturity date	On November 27 of each year
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3mo BA + 62 bps	3.32%	Zero coupon, 4.02% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Offering Circular - Jul 11, 2019	NIP Offering Circular - Jul 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8Q4	Final Terms - Cusip: 207873667	Final Terms - Cusip: 208106023

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	209220407	06367WTR4	213347055
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	25.00	USD 20.00	USD 100.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Dec-2019	27-Dec-2019	12-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Dec-2034	27-Dec-2049	12-Mar-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	On 20-Dec-2021	On 27-Dec-2022	12-Mar-2020
16	Subsequent call dates, if applicable	On December 20 of each year, beginning on December 20, 2021	On December 27 of each year	March 12 of each year, commencing March 12, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.25%	Zero coupon, 3.64% accrual rate	Zero coupon, 3.50% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>		NIP Offering Circular - Jul 11, 2019	N/A	NIP Prospectus - July 11, 2019
<i>Supplement to Base Shelf Prospectus (if applicable)</i>		NIP Prospectus Supplement - Aug 28, 2019	MTN Prospectus Supplement	NIP Prospectus Supplement - Aug 28, 2019
<i>Pricing Supplement (if applicable)</i>		Final Terms - Cusip: 209220407	Final Terms - Cusip: 06367WTR4	Final Terms - Cusip: 213347055

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		213729462	213729519 213318497
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 20.00	USD 50.00	USD 150.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Mar-2020	17-Mar-2020	18-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Mar-2060	17-Mar-2060	18-Mar-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	17-Mar-2021	17-Mar-2021	18-Mar-2021
16	Subsequent call dates, if applicable	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date	March 18 of each year, commencing March 18, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.44% accrual rate	Zero coupon, 3.43% accrual rate	Zero coupon, 3.40% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
<b>Supplement to Base Shelf Prospectus (if applicable)</b>		NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
<b>Pricing Supplement (if applicable)</b>		Final Terms - Cusip: 213729462	Final Terms - Cusip: 213729519	Final Terms - Cusip: 213318497

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WYB3	215650740	216803825
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 10.00	USD 120.00	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Mar-2020	28-Apr-2020	4-May-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Sep-2032	28-Apr-2060	4-May-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Jun-2020	28-Apr-2025	04-May-21
16	Subsequent call dates, if applicable	At par on March 24, June 24, September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date	April 28 in each year, commencing April 28, 2025 up to and excluding the maturity date	May 4 in each year, commencing on May 4, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%	Zero coupon, 4.00% accrual rate	Zero coupon, 3.70% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>		N/A	NIP Offering Circular - Jul 11, 2019	NIP Prospectus - July 11, 2019
<i>Supplement to Base Shelf Prospectus (if applicable)</i>		MTN Prospectus Supplement	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
<i>Pricing Supplement (if applicable)</i>		Final Terms - Cusip: 06367WYB3	Final Terms - Cusip: 215650740	Final Terms - Cusip: 216803825

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	216847890	218004423	06368DGL2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 40.00	55	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-May-2020	26-May-2020	29-May-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-May-2060	26-May-2035	29-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	05-May-21	At par on 26-May-2021	At par on 29-May-2021
16	Subsequent call dates, if applicable	May 5 in each year, commencing on May 5, 2021 up to and excluding the maturity date	At par May 26 in each year, commencing on May 26, 2021 up to and including the maturity date	At par on November 29, 2021; May 29, 2022; November 29, 2022; May 29, 2023; November 29, 2023; May 29, 2024; November 29, 2024; May 29, 2025; November 29, 2025; May 29, 2026; November 29, 2026
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Zero coupon, 3.73% accrual rate	2.78%	2.00%-2.50%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	NIP Offering Circular - Jul 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 216847890	Final Terms - Cusip: 218004423	Final Terms - Cusip: 06368DGL2

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	218051375	217447976	218587763
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 65.00	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Jun-2020	3-Jun-2020	9-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Jun-2060	3-Jun-2060	9-Jun-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	02-Jun-21	03-Jun-25	09-Jun-21
16	Subsequent call dates, if applicable	June 2 in each year, commencing on June 2, 2021 up to and excluding the maturity date	June 3 in each year, commencing on June 3, 2025 up to and excluding the maturity date	June 9 in each year, commencing on June 9, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.71% accrual rate	Zero coupon, 3.57% accrual rate	Zero coupon, 3.60% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>		NIP Prospectus - July 11, 2019	NIP Offering Circular - Jul 11, 2019	NIP Prospectus - July 11, 2019
<i>Supplement to Base Shelf Prospectus (if applicable)</i>		NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
<i>Pricing Supplement (if applicable)</i>		Final Terms - Cusip: 218051375	Final Terms - Cusip: 217447976	Final Terms - Cusip: 218587763

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	218741037	06368DGQ1	06368DGT5	06368DGW8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	25	25	40
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jun-2020	11-Jun-2020	19-Jun-2020	24-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jun-2060	11-Jun-2030	19-Jun-2030	24-Jun-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	10-Jun-21	At par on 11-June-2021	At par on 19-June-2021	At par on 24-June-2021
16	Subsequent call dates, if applicable	June 10 in each year, commencing on June 10, 2021 up to and excluding the maturity date	At par on December 11, 2021; June 11, 2022; December 11, 2022; June 11, 2023; December 11, 2023; June 11, 2024; December 11, 2024; June 11, 2025; December 11, 2025; June 11, 2026; December 11, 2026; June 11, 2027; December 11, 2027; June 11, 2028; December 11, 2028; June 11, 2029; December 11, 2029	At par on December 19, 2021; June 19, 2022; December 19, 2022; June 19, 2023; December 19, 2023; June 19, 2024; December 19, 2024; June 19, 2025; December 19, 2025; June 19, 2026; December 19, 2026; June 19, 2027; December 19, 2027; June 19, 2028; December 19, 2028; June 19, 2029; December 19, 2029	At par on December 24, 2021; June 24, 2022; December 24, 2022; June 24, 2023; December 24, 2023; June 24, 2024; December 24, 2024; June 24, 2025; December 24, 2025; June 24, 2026; December 24, 2026; June 24, 2027; December 24, 2027; June 24, 2028; December 24, 2028; June 24, 2029; December 24, 2029
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.65% accrual ra	2.30%	2.15%	2.10%-2.50%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>					
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 218741037	Final Terms - Cusip: 06368DGQ1	Final Terms - Cusip: 06368DGT5	Final Terms - Cusip: 06368DGW8

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WQ22	06368DHA5	06368DGZ1	06368DHD9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5.00	10.2	1.134	0.832
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Jun-2020	2-Jul-2020	2-Jul-2020	7-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Jun-2024	2-Jul-2030	2-Jul-2030	7-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-June-2022	At par on 2-July-2021	2-Jul-2021	At par on 7-July-2021
16	Subsequent call dates, if applicable	At par on each June 26 and Dec 26 of each year, commencing on June 26, 2022.	At par on January 02, 2022; July 02, 2022; January 02, 2023; July 02, 2023; January 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026; January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030	January 02, 2022; July 02, 2022; January 02, 2023; July 02, 2023; January 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026; January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030	At par on January 07, 2022; July 07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00% - 1.50%	1.90%	Zero coupon, 2.00% accrual rate	1.20-1.65%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>					
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WQ22	Final Terms - Cusip: 06368DHA5	Final Terms - Cusip: 06368DGZ1	Final Terms - Cusip: 06368DHD9

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	220014908	220051676	220484181	06368DHF4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	USD 50.00	6.595
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Jul-2020	9-Jul-2020	15-Jul-2020	17-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Jul-2060	9-Jul-2060	15-Jul-2060	17-Jul-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	08-Jul-21	09-Jul-21	15-Jul-21	At par on 17-July-2021 At par on January 17, 2022; July 17, 2022; January 17, 2023; July 17, 2023; January 17, 2024; July 17, 2024; January 17, 2025; July 17, 2025; January 17, 2026; July 17, 2026; January 17, 2027; July 17, 2027; January 17, 2028; July 17, 2028; January 17, 2029; July 17, 2029; January 17, 2030; July 17, 2030; January 17, 2031; July 17, 2031; January 17, 2032
16	Subsequent call dates, if applicable	July 8 in each year, commencing on July 8, 2021 up to and excluding the maturity date	July 9 in each year, commencing on July 9, 2021 up to and excluding the maturity date	July 15 in each year, commencing on July 15, 2021 up to and excluding the maturity date	
17	Coupons/dividends				
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Zero coupon, 3.27% accrual rate	Zero coupon, 3.28% accrual rate	Zero coupon, 3.19% accrual rate	1.60-3.00%
20	Existence of a dividend stopper	No	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into				
30	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
31	Write-down feature	No	No	No	No
32	If write-down, write-down trigger (s)				
33	If write-down, full or partial				
34	If write-down, permanent or temporary				
34a	If temporary write-down, description of write-down mechanism				
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220014908	Final Terms - Cusip: 220051676	Final Terms - Cusip: 220484181	Final Terms - Cusip: 06368DHF4

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DHJ6	06368DHK3	06368DHP2	220886930
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.5	4.332	25	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jul-2020	21-Jul-2020	21-Jul-2020	24-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jul-2026	21-Jul-2030	21-Jul-2030	24-Jul-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-July-2021	At par on 21-July-2021	At par on 21-July-2021	24-Jul-21
16	Subsequent call dates, if applicable	At par on January 21, 2022; July 21, 2022; January 21, 2023; July 21, 2023; January 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030	At par on January 21, 2022; July 21, 2022; January 21, 2023; July 21, 2023; January 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030	At par on January 21, 2022; July 21, 2022; January 21, 2023; July 21, 2023; January 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030	July 24 in each year, commencing on July 24, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.67%	1.75-2.20%	2.00%	Zero coupon, 3.05% accrual rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>					<a href="#">NIP Prospectus - July 16, 2020</a>
<i>Supplement to Base Shelf Prospectus (if applicable)</i>		N/A	N/A	N/A	N/A
<i>Pricing Supplement (if applicable)</i>		<a href="#">Final Terms - Cusip: 06368DHJ6</a>	<a href="#">Final Terms - Cusip: 06368DHK3</a>	<a href="#">Final Terms - Cusip: 06368DHP2</a>	<a href="#">Final Terms - Cusip: 220886930</a>

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	220934209	06368DHL1	06367WX73	06367WX81
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	9.105	USD 5.00	USD 20.97
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Jul-2020	30-Jul-2020	31-Jul-2020	30-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Jul-2060	30-Jul-2025	31-Jul-2025	30-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	27-Jul-21	At par on 30-July-2021	At par on 31-January-2022	At par on 30-July-2021
16	Subsequent call dates, if applicable	July 27 in each year, commencing on July 27, 2021 up to and excluding the maturity date	At par on January 30, 2022; July 30, 2022; January 30, 2023; July 30, 2023; January 30, 2024; July 30, 2024; January 30, 2025	At par on each January 31 and July 31, commencing on January 31, 2022.	At par on each January, April, July and October, commencing on July 30, 2021.
17	Coupons/dividends				
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Zero coupon, 3.03% accrual rate	1.40%	1.00%	1.00% - 1.50%
20	Existence of a dividend stopper	No	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into				
30	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
31	Write-down feature	No	No	No	No
32	If write-down, write-down trigger (s)				
33	If write-down, full or partial				
34	If write-down, permanent or temporary				
34a	If temporary write-down, description of write-down mechanism				
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 16, 2020	N/A	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220934209	Final Terms - Cusip: 06368DHL1	Final Terms - Cusip: 06367WX73	Final Terms - Cusip: 06367WX81

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WZ48	06368DHT4	06367WZ89	06368DHU1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 10.00	25	USD 5	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jul-2020	4-Aug-2020	6-Aug-2020	10-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jul-2035	4-Aug-2030	6-Feb-2026	10-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-October-2020	At par on 4-August-2021	On 6-February-2022	At par on 10-August-2021
16	Subsequent call dates, if applicable	At par on each January 31 , April 30, July 31, and October 31 of each year, commencing on October 31, 2020.	At par on each August and February 4, commencing August 4, 2021 up to and excluding the maturity date	On each August and February 6, commencing February 6, 2022 up to and excluding the maturity date	At par on each August and February 10, commencing August 10, 2021 up to and excluding the maturity date
17	Coupons/dividends				
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
19	Coupon rate and any related index	2.00%	1.70 - 2.10%	1.00%	1.40 - 1.70%
20	Existence of a dividend stopper	No	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into				
30	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
31	Write-down feature	No	No	No	No
32	If write-down, write-down trigger (s)				
33	If write-down, full or partial				
34	If write-down, permanent or temporary				
34a	If temporary write-down, description of write-down mechanism				
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">MTN Prospectus</a>		<a href="#">MTN Prospectus</a>	
	Supplement to Base Shelf Prospectus (if applicable)	<a href="#">MTN Prospectus Supplement</a>		<a href="#">MTN Prospectus Supplement</a>	
	Pricing Supplement (if applicable)	<a href="#">Final Terms - Cusip: 06367WZ48</a>		<a href="#">Final Terms - CUSIP: 06368DHT4</a>	<a href="#">Final Terms - CUSIP: 06367WZ89</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DHV9	06368DHW7	06368DHX5	06368DHY3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	16.295	1	2.5	2
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	13-Aug-2020	18-Aug-2020	21-Aug-2020	26-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Aug-2025	18-Aug-2029	21-Aug-2027	26-Aug-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-August-2021	At par on 18-August-2021	At par on 21-August-2021	At par on 26-August-2021
16	Subsequent call dates, if applicable	At par on each August and February 13, commencing August 13, 2021 up to and excluding the maturity date	At par on each August and February 18, commencing August 18, 2021 up to and excluding the maturity date	At par on each August and February 21, commencing August 21, 2021 up to and excluding the maturity date	At par on each August and February 26, commencing August 26, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.25%	1.25 - 2.10%	1.55%	1.90%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DHV9	Final Terms - CUSIP: 06368DHW7	Final Terms - CUSIP: 06368DHX5	Final Terms - CUSIP: 06368DHY3

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	221504682	222463700	06368DJD7	06368DJG0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 330.0	50	1	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Aug-2020	28-Aug-2020	1-Sep-2020	3-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Aug-2060	28-Aug-2035	1-Sep-2027	3-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	27-Aug-25	At par on 28-August-2022	01-Sep-21	03-Sep-21
16	Subsequent call dates, if applicable	Each August 27, commencing August 27, 2025 up to and excluding the maturity date.	Each August 28, commencing August 28, 2022 up to and excluding the maturity date.	Each September and March 1, commencing September 1, 2021 up to and excluding the maturity date	Each September and March 3, commencing September 3, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.74%	2.30%	Zero Coupon, 1.37%	Zero Coupon, 1.83%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">NIP Offering Circular - July 16, 2020</a>			
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	<a href="#">Final Terms - CUSIP: 221504682</a>	<a href="#">Final Terms - CUSIP: 222463700</a>	<a href="#">Final Terms - CUSIP: 06368DJD7</a>	<a href="#">Final Terms - CUSIP: 06368DJG0</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DJM7	06368DJF2	06368DJL9	06368DJN5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3	6.2	3	20
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	3-Sep-2020	4-Sep-2020	4-Sep-2020	4-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Sep-2027	4-Sep-2032	4-Sep-2030	4-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	03-Sep-21	At par on 4-September-2021	04-Sep-21	At par on 4-September-2021
16	Subsequent call dates, if applicable	Each September and March 3, commencing September 3, 2021 up to and excluding the maturity date	Each September and March 4, commencing September 4, 2021 up to and excluding the maturity date	Each September and March 4, commencing September 4, 2021 up to and excluding the maturity date	At par on each September and March 4, commencing September 4, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.58%	Zero Coupon, 1.90%	Zero Coupon, 1.80%	1.70-2.10%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D			

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	221926188	06368DJP0	06368DJR6	06368DKB9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 550.00		5	35
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Sep-2020	10-Sep-2020	15-Sep-2020	25-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Sep-2060	10-Sep-2029	15-Sep-2030	25-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	09-Sep-25	10-Sep-21	At par on 15-September-2021	At par on 25-September-2021
16	Subsequent call dates, if applicable	Each September 9, commencing September 9, 2025 up to and excluding the maturity date.	Each September and March 10, commencing September 10, 2021 up to and excluding the maturity date	At par on each September and March 15, commencing September 15, 2021 up to and excluding the maturity date	At par on each September and March 25, commencing September 25, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.85%	Zero Coupon, 1.84%	1.81%	1.80%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">NIP Offering Circular - July 16, 2020</a>			
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	<a href="#">Final Terms - CUSIP: 2219261</a>	<a href="#">Final Terms - CUSIP: 06368D</a>	<a href="#">Final Terms - CUSIP: 06368D</a>	<a href="#">Final Terms - CUSIP: 06368D</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DKC7	06367W5P4	06368DKA1	06368DKD5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5	USD 15	7.923	2.119
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Sep-2020	29-Sep-2020	1-Oct-2020	2-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Sep-2027	29-Sep-2034	1-Oct-2028	2-Oct-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	28-Sep-21	On 29-March-2021	At par on 1-October-2021	At par on 2-October-2021
16	Subsequent call dates, if applicable	Each September and March 28, commencing September 28, 2021 up to and excluding the maturity date	On each September and March 29, commencing March 29, 2021 up to and excluding the maturity date	At par on each October and April 1, commencing October 1, 2021 up to and excluding the maturity date	At par on each October and April 2, commencing October 2, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.49%	1.85%	1.20-2.00%	1.80%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06367W	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DKE3	06368DKK9	06368DKP8	06367W6Z1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.5	5	30	USD 1.459
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Oct-2020	14-Oct-2020	15-Oct-2020	20-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Oct-2025	14-Oct-2030	15-Oct-2030	20-Apr-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-October-2021	14-Oct-21	At par on 15-October-2021	On 20-October-2022
16	Subsequent call dates, if applicable	At par on each October and April 2, commencing October 2, 2021 up to and excluding the maturity date	Each October and April 14, commencing October 14, 2021 up to and excluding the maturity date	At par on each October and April 15, commencing October 15, 2021 up to and excluding the maturity date	On each October and April 20, commencing October 20, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.80%-1.20%	Zero Coupon, 1.77%	1.83%	1.15%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06367W

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DKN3	06368DLX0	06368DLW2	06368DLY8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50	5	5	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Oct-2020	2-Nov-2020	2-Nov-2020	2-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Oct-2030	2-Nov-2026	2-Nov-2027	2-Nov-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-October-2021	At par on 2-November-2021	At par on 2-November-2021	At par on 2-November-2021
16	Subsequent call dates, if applicable	At par on each October and April 21, commencing October 21, 2021 up to and excluding the maturity date	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.40%-1.75%	1.30%	1.40%	1.80%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D1	Final Terms - CUSIP: 06368D1	Final Terms - CUSIP: 06368D1	Final Terms - CUSIP: 06368D1

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DLZ5	225220344	225098140	06368DMA9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25	50	USD 10	2.096
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2020	4-Nov-2020	6-Nov-2020	6-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2030	4-Nov-2035	6-Nov-2050	6-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-November-2021	At par on 4-November-2022	06-Nov-25	At par on 6-November-2021
16	Subsequent call dates, if applicable	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date	At par on each November 4, commencing November 4, 2022 up to and excluding the maturity date	Each November 6, commencing November 6, 2021 up to and excluding the maturity date.	At par on each November and May 6, commencing November 6, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.60%-2.10%	2.20%	Zero Coupon, 2.70%	1.20%-2.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		NIP Offering Circular - July 16, 2020	NIP Prospectus - July 16, 2020	
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DLZ5	Final Terms - CUSIP: 225220344	Final Terms - CUSIP: 225098140	Final Terms - CUSIP: 06368DMA9

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DMF8	06368DMH4	06368DMG6	06368DMJ0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3	2.275	1	1.5
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	9-Nov-2020	9-Nov-2020	9-Nov-2020	9-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Nov-2027	9-Nov-2027	9-Nov-2028	9-Nov-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 9-November-2021			
16	Subsequent call dates, if applicable	At par on each November and May 9, commencing November 9, 2021 up to and excluding the maturity date	At par on each November and May 9, commencing November 9, 2021 up to and excluding the maturity date	At par on each November and May 9, commencing November 9, 2021 up to and excluding the maturity date	At par on each November and May 9, commencing November 9, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.35%-1.70%	1.45%	1.55%	1.80%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DN			

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DMK7	06368E3G5	06368DML5	226142592
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10	USD 9.935	2.098	50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Nov-2020	10-Nov-2020	12-Nov-2020	20-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Nov-2030	10-Feb-2027	12-Nov-2025	20-Nov-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	10-Nov-21	At par on 10-November-2021	At par on 12-November-2021	At par on 20-November-2021
16	Subsequent call dates, if applicable	Each November and May 10, commencing November 10, 2021 up to and excluding the maturity date	At par on each February, May, August and November 10, commencing November 10, 2021 up to and excluding the maturity date	At par on each November and May 12, commencing November 12, 2021 up to and excluding the maturity date	At par on each November 20, commencing November 20, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.85%	1.00%	1.00%-1.35%	2.26%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368E	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 226142592

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368E4T6	06368DMX9	06368DNC4	06368DNF7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	2.3	0.25	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Nov-2020	1-Dec-2020	14-Dec-2020	14-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-May-2024	1-Dec-2030	14-Dec-2026	14-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-May-2021	At par on 1-December-2021	At par on 14-December-2021	14-Dec-21
16	Subsequent call dates, if applicable	At par on each May and November 23, commencing May 23, 2021 up to and excluding the maturity date	At par on each December and June 1, commencing December 1, 2021 up to and excluding the maturity date	At par on each December and June 14, commencing December 14, 2021 up to and excluding the maturity date	On each December and June 14, commencing December 14, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.50%	1.50%	1.15%-1.35%	Zero Coupon, 1.83%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368E4	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DNH3	06368DNK6	06368DNL4	06368DNJ9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.5	7.5	5	4.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Dec-2020	18-Dec-2020	21-Dec-2020	29-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Dec-2030	18-Mar-2033	21-Dec-2030	29-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	15-Dec-21	18-Dec-21	At par on 21-December-2021	At par on 29-December-2021
16	Subsequent call dates, if applicable	On each December and June 15, commencing December 15, 2021 up to and excluding the maturity date	On each March, June, September and June 18, commencing December 18, 2021 up to and excluding the maturity date	At par on each December and June 21, commencing December 21, 2021 up to and excluding the maturity date	At par on each December and June 29, commencing December 29, 2021 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.70%	Zero Coupon, 1.96%	1.50%-2.00%	1.25%-2.50%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DNQ3	06368EBV3	227976314	227766433
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	9.77	USD 15	50	USD 250
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2020	31-Dec-2020	6-Jan-2021	13-Jan-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2030	31-Dec-2037	6-Jan-2036	13-Jan-2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-December-2021	At par on 31-December-2021	At par on 06-January-2023	13-Jan-2026
16	Subsequent call dates, if applicable	At par on each December and June 30, commencing December 30, 2021 up to and excluding the maturity date	At par on each June 30 and December 31, commencing December 31, 2021 up to and excluding the maturity date	At par on each January 06, commencing January 06, 2023 up to and excluding the maturity date	Each January 13, commencing January 13, 2026 up to and excluding the maturity date.
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.50%-2.00%	2.00%	2.12%	Zero Coupon, 2.70%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus	NIP Offering Circular - July 16,	NIP Offering Circular - July 16,
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	NIP Prospectus Supplement - Dec 9, 2020	NIP Prospectus Supplement - Dec 9, 2020
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368EF	Final Terms - CUSIP: 2279763	Final Terms - CUSIP: 2277664

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DNZ3	06368EBW1	06368ECG5	06368DPH1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		0.8 USD 5	USD 19.59	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jan-2021	25-Jan-2021	28-Jan-2021	1-Feb-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jan-2028	25-Jan-2041	28-Jan-2028	1-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-January-2022	At par on 25-January-2022	At par on 28-January-2022	1-Feb-2022
16	Subsequent call dates, if applicable	At par on each January and July 20, commencing January 20, 2022 up to and excluding the maturity date	At par on each January 25 and July 25, commencing January 25, 2022 up to and excluding the maturity date	At par on each January 28 and July 28, commencing January 28, 2022 up to and excluding the maturity date	Each February and August 1, commencing February 1, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.30%-1.75%		2.125% 1.00%-1.50%	Zero Coupon, 1.45%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	2020	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368EF	Final Terms - CUSIP: 06368EG	Final Terms - CUSIP: 06368DP

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DPP3	06368EED0	06368EF72	06368DPJ7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	9.728	USD 2	USD 11.291	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Feb-2021	16-Feb-2021	19-Feb-2021	22-Feb-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Feb-2031	16-Feb-2028	19-Feb-2027	22-Feb-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-February-2022	At par on 16-February-2023	At par on 19-February-2023	At par on 22-February-2022
16	Subsequent call dates, if applicable	At par on each February and August 16, commencing February 16, 2022 up to and excluding the maturity date	At par on each February 16 and August 16, commencing February 16, 2023 up to and excluding the maturity date	At par on each February 19 and August 19 commencing February 19, 2023 up to and excluding the maturity date	At par on each February and August 22, commencing February 22, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.50%-2.50%	1.000%	1.050%	1.05%-1.30%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DPP3	Final Terms - CUSIP: 06368EED0	Final Terms - CUSIP: 06368EF72	Final Terms - CUSIP: 06368DPJ7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DPU2	06368DQE7	06368DQD9	06368DQH0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2,698	3	2	4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Mar-2021	10-Mar-2021	10-Mar-2021	12-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Mar-2029	10-Mar-2027	10-Mar-2029	12-Mar-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-March-2022	At par on 10-March-2022	At par on 10-March-2022	At par on 12-March-2022
16	Subsequent call dates, if applicable	At par on each March and September 2, commencing March 2, 2022 up to and excluding the maturity date	At par on each March and September 10, commencing March 10, 2022 up to and excluding the maturity date	At par on each March and September 10, commencing March 10, 2022 up to and excluding the maturity date	At par on each March and September 12, commencing March 12, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.35%-2.25%	1.45%-2.00%	1.95%	2.15%-2.65%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DQK3	06368DQJ6	06368DQG2	06368EH21
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.2	1.5	3.569	USD 10.25
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	12-Mar-2021	12-Mar-2021	15-Mar-2021	18-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Mar-2026	12-Mar-2026	15-Mar-2028	18-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-March-2022	At par on 12-March-2022	At par on 15-March-2022	At par on 18-March-2022
16	Subsequent call dates, if applicable	At par on each March and September 12, commencing March 12, 2022 up to and excluding the maturity date	At par on each March and September 12, commencing March 12, 2022 up to and excluding the maturity date	At par on each March and September 15, commencing March 15, 2022 up to and excluding the maturity date	At par on each March 18 and September 18 commencing March 18, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.30%-1.75%		1.45% 1.40%-2.25%	1.000%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DQK3	Final Terms - CUSIP: 06368DQJ6	Final Terms - CUSIP: 06368DQG2	Final Terms - CUSIP: 06368EH21

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DQM9	06368DQS6	06368DQT4	06368DQU1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3.106	14	10	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Mar-2021	22-Mar-2021	22-Mar-2021	22-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Mar-2029	22-Mar-2028	22-Mar-2031	22-Mar-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-March-2022	At par on 22-March-2022	At par on 22-March-2022	22-Mar-2022
16	Subsequent call dates, if applicable	At par on each March and September 19, commencing March 19, 2022 up to and excluding the maturity date	At par on each March and September 22, commencing March 22, 2022 up to and excluding the maturity date	At par on each March and September 22, commencing March 22, 2022 up to and excluding the maturity date	Each March and September 22, commencing March 22, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.60%-2.75%	1.75%-2.55%	2.00%-2.75%	Zero Coupon, 2.05%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DQ	Final Terms - CUSIP: 06368DQ	Final Terms - CUSIP: 06368DQ	Final Terms - CUSIP: 06368DQ

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DQZ0	06368DRA4	232479965	06368DRU0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	35	2	USD 170	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Mar-2021	1-Apr-2021	15-Apr-2021	16-Apr-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Mar-2024	1-Apr-2031	15-Apr-2061	16-Apr-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-March-2022	At par on 01-April-2022	15-Apr-2026	16-Apr-2022
16	Subsequent call dates, if applicable	At par on each March and September 26, commencing March 26, 2022 up to and excluding the maturity date	At par on each April and October 01, commencing April 01, 2022 up to and excluding the maturity date	Each April 15, commencing April 15, 2026 up to and excluding the maturity date.	Each April and October 16, commencing April 16, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%-1.15%	2.25%-3.00%	Zero Coupon, 3.55%	Zero Coupon, 2.60%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>					
	Supplement to Base Shelf Prospectus (if applicable)			NIP Offering Circular - July 16, 2020	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DQZ0	Final Terms - CUSIP: 06368DRA4	NIP Prospectus Supplement - February 26, 2021	
				Final Terms - CUSIP: 232479965	Final Terms - CUSIP: 06368DRU0

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368EJF0	06368DRX4	06368DRV6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6.70	2.505	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Apr-2021	30-Apr-2021	3-May-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Apr-2026	30-Apr-2031	3-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-April-2022	At par on 30-April-2022	At par on 3-May-2022
16	Subsequent call dates, if applicable	At par on each April 20 and October 20 commencing April 20, 2022 up to and excluding the maturity date	At par on each April and October 30, commencing April 30, 2022 up to and excluding the maturity date	At par on each May and November 3, commencing May 3, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.300%	2.15%	1.40%-1.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368EJF	Final Terms - CUSIP: 06368DRX	Final Terms - CUSIP: 06368DRV

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DSD7	06368DSQ8	06368DSP0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	15.363	9.224	4.503
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-May-2021	14-May-2021	17-May-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-May-2029	14-May-2029	17-May-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 5-May-2022	At par on 14-May-2022	At par on 17-May-2022
16	Subsequent call dates, if applicable	At par on each May and November 5, commencing May 5, 2022 up to and excluding the maturity date	At par on each May and November 14, commencing May 14, 2022 up to and excluding the maturity date	At par on each May and November 17, commencing May 17, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75%-3.15%	1.75%-3.15%	2.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>				
<i>Supplement to Base Shelf Prospectus (if applicable)</i>				
<i>Pricing Supplement (if applicable)</i>				
		Final Terms - CUSIP: 06368DSD	Final Terms - CUSIP: 06368DSQ	Final Terms - CUSIP: 06368DSP

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DTC8	234446690	06368DTW4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	10	USD 100	16
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-May-2021	9-Jun-2021	23-Jun-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-May-2026	9-Jun-2061	23-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-May-2022	9-Jun-2026	23-Jun-2022
16	Subsequent call dates, if applicable	At par on each May and November 25, commencing May 25, 2022 up to and excluding the maturity date	Each June 9, commencing June 9, 2026 up to and excluding the maturity date.	Each June and December 23, commencing June 23, 2022 up to and excluding the maturity date.
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.40%-1.80%	Zero Coupon, 3.50%	Zero Coupon, 1.03%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		<a href="#">NIP Offering Circular - July 16, 2020</a>	
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		<a href="#">Final Terms - CUSIP: 06368DTC</a>	<a href="#">Final Terms - CUSIP: 234446690</a>	<a href="#">Final Terms - CUSIP: 06368DTW</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DTV6	06368DTX2	06368DTY0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	20.64	1.295	1.02
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Jun-2021	28-Jun-2021	28-Jun-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Jun-2029	28-Mar-2044	28-Mar-2043
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Jun-2022	28-Jun-2022	28-Jun-2022
16	Subsequent call dates, if applicable	At par on each June and December 24, commencing June 24, 2022 up to and excluding the maturity date	Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the maturity date.	Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the maturity date.
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%	Zero Coupon, 3.25%	Zero Coupon, 3.22%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DTV	Final Terms - CUSIP: 06368DTX	Final Terms - CUSIP: 06368DTY

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DUC6	06368DUF9	06368DUT9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4.038	6.51	11.259
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Jul-2021	6-Jul-2021	20-Jul-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Jul-2029	6-Jul-2029	20-Jul-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Jul-2022	At par on 6-Jul-2022	At par on 20-Jul-2022
16	Subsequent call dates, if applicable	At par on each January and July 2, commencing July 2, 2022 up to and excluding the maturity date	At par on each January and July 6, commencing July 6, 2022 up to and excluding the maturity date	At par on each January and July 20, commencing July 20, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.20%	2.00%	1.95%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>				
<i>Supplement to Base Shelf Prospectus (if applicable)</i>				
<i>Pricing Supplement (if applicable)</i>				
		Final Terms - CUSIP: 06368DUC	Final Terms - CUSIP: 06368DUF	Final Terms - CUSIP: 06368DUT

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DUS1	06368DVK7	06368DVL5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.8	4	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Jul-2021	6-Aug-2021	6-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jul-2026	6-Aug-2031	6-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Jul-2022	6-Aug-2022	6-Aug-2022
16	Subsequent call dates, if applicable	At par on each January and July 21, commencing July 21, 2022 up to and excluding the maturity date	Each February and August 6, commencing August 6, 2022 up to and excluding the maturity date	Each February and August 6, commencing August 6, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.45%-1.85%	Zero Coupon, 2.30%	Zero Coupon, 1.88%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>				
<i>Supplement to Base Shelf Prospectus (if applicable)</i>				
<i>Pricing Supplement (if applicable)</i>				
Final Terms - CUSIP: 06368DUS				
Final Terms - CUSIP: 06368DVK				
Final Terms - CUSIP: 06368DVL				

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DVM3	06368DVV3	06368DVW1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5	5	3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Aug-2021	17-Aug-2021	13-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Aug-2026	17-Aug-2036	13-Aug-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	10-Aug-2022	17-Aug-2022	At par on 13-Aug-2022
16	Subsequent call dates, if applicable	Each February and August 10, commencing August 10, 2022 up to and excluding the maturity date	Each February and August 17, commencing August 17, 2022 up to and excluding the maturity date	At par on each February and August 13, commencing August 13, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.47%	Zero Coupon, 2.71%	2.00%-2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>				
<i>Supplement to Base Shelf Prospectus (if applicable)</i>				
<i>Pricing Supplement (if applicable)</i>				
		Final Terms - CUSIP: 06368DVM	Final Terms - CUSIP: 06368DVV	Final Terms - CUSIP: 06368DVW

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DVX9	06368DWC4	06368DWP5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.5	0.5	15.95
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Aug-2021	24-Aug-2021	26-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Aug-2031	24-Aug-2031	26-Aug-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Aug-2022	At par on 24-Aug-2022	At par on 26-Aug-2022
16	Subsequent call dates, if applicable	At par on each February and August 23, commencing August 23, 2022 up to and excluding the maturity date	At par on each February and August 24, commencing August 24, 2022 up to and excluding the maturity date	At par on each February and August 26, commencing August 26, 2022 up to and excluding the maturity date
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%	2.00%-2.50%	2.10%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>				
<i>Supplement to Base Shelf Prospectus (if applicable)</i>				
<i>Pricing Supplement (if applicable)</i>				
<a href="#">Final Terms - CUSIP: 06368DVX</a> <a href="#">Final Terms - CUSIP: 06368DWC</a> <a href="#">Final Terms - CUSIP: 06368DWP5</a>				

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DWR1	06368DWS9	06368EWM0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2	1.3	USD 25.15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Sep-2021	7-Sep-2021	17-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Sep-2031	7-Sep-2031	17-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 1-Sep-2022	At par on 7-Sep-2022	At par on 17-Mar-2022
16	Subsequent call dates, if applicable	At par on each March and September 1, commencing September 1, 2022 up to and excluding the maturity date	At par on each March and September 7, commencing September 7, 2022 up to and excluding the maturity date	At par on each March, June, September, and December 17, commencing March 17, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.93%	2.00%	1.22%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DW1</a>	<a href="#">Final Terms - CUSIP: 06368DW</a>	<a href="#">Final Terms - CUSIP: 06368EWM</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DXD1	06368EXR8	06368DXC3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2	USD 25	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2021	22-Sep-2021	23-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Sep-2031	22-Sep-2028	23-Sep-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	22-Sep-2022	At par on 22-Sep-2022	At par on 23-Sep-2022
16	Subsequent call dates, if applicable	Each March and September 22, commencing September 22, 2022 up to and excluding the maturity date	At par on each March, June, September, and December 22, commencing September 22, 2022 up to and excluding the maturity date	At par on each March and September 23, commencing September 23, 2022 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Zero Coupon, 2.35%	1.78%	1.80%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		<a href="#">MTN Prospectus</a>	
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<a href="#">MTN Prospectus Supplement</a>	
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DXD1</a>	<a href="#">Final Terms - CUSIP: 06368EXR8</a>	<a href="#">Final Terms - CUSIP: 06368DXC3</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	238365937	06368EXV9	238825270
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 250	USD 5	EUR 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Sep-2021	27-Sep-2021	27-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Sep-2061	27-Sep-2024	27-Sep-2051
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	23-Sep-2026	At par on 27-Mar-2022	27-Sep-2023
16	Subsequent call dates, if applicable	Each September 23, commencing September 23, 2026 up to and excluding the maturity date	At par on each March, June, September, and December 27, commencing March 27, 2022 up to and excluding the maturity date	Each September 27, commencing September 27, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Zero Coupon, 3.20%	0.70%	Zero Coupon, 1.38%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">NIP Prospectus - July 16, 2021</a>	<a href="#">MTN Prospectus</a>	<a href="#">NIP Prospectus - July 16, 2021</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">NIP Prospectus Supplement - August 25, 2021</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">NIP Prospectus Supplement - August 25, 2021</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 238365937</a>	<a href="#">Final Terms - CUSIP: 06368EXV9</a>	<a href="#">Final Terms - CUSIP: 238825270</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	238694906	06368EYD8	06368DXK5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 100	USD 15.85	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Sep-2021	30-Sep-2021	1-Oct-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Sep-2061	30-Sep-2024	1-Oct-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	30-Sep-2026	At par on 30-Mar-2022	At par on 1-Oct-2022
16	Subsequent call dates, if applicable	Each September 30, commencing September 30, 2026 up to and excluding the maturity date	At par on each March, June, September, and December 30, commencing March 30, 2022 up to and excluding the maturity date	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Zero Coupon, 3.20%	0.85%	1.88%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">NIP Prospectus - July 16, 2021</a>	<a href="#">MTN Prospectus</a>	
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">NIP Prospectus Supplement - August 25, 2021</a>	<a href="#">MTN Prospectus Supplement</a>	
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 238694906</a>	<a href="#">Final Terms - CUSIP: 06368EYD8</a>	<a href="#">Final Terms - CUSIP: 06368DXK5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DXL3	06368DXM1	06368DXW9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	1	3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Oct-2021	1-Oct-2021	5-Oct-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Oct-2029	1-Oct-2031	5-Oct-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 1-Oct-2022	At par on 1-Oct-2022	At par on 5-Oct-2022
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date	At par on each April and October 5, commencing October 5, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.16%	2.38%	1.90%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368DXL3	Final Terms - CUSIP: 06368DXM1	Final Terms - CUSIP: 06368DXW9

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DYF5	06368EZA3	06368DYL2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	USD 2	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Oct-2021	15-Oct-2021	19-Oct-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Oct-2026	15-Apr-2025	19-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 8-Oct-2022	At par on 15-Apr-2022	At par on 19-Oct-2022
16	Subsequent call dates, if applicable	At par on each April and October 8, commencing October 8, 2022 up to and excluding the maturity date	At par on each April and October 15, commencing April 15, 2022 up to and excluding the maturity date	At par on each April and October 19, commencing October 19, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.55%-2.00%	0.90%	2.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		<a href="#">MTN Prospectus</a>	
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<a href="#">MTN Prospectus Supplement</a>	
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368DYF5</a>	<a href="#">Final Terms - CUSIP: 06368EZA3</a>	<a href="#">Final Terms - CUSIP: 06368DYL2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368G2A4	06368DC44	06368DD84
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15	1	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Oct-2021	13-Dec-2021	23-Dec-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Oct-2026	13-Dec-2024	23-Dec-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Apr-2022	At par on 13-Dec-2022	23-Dec-2022
16	Subsequent call dates, if applicable	At par on each April, July, October, and January 29, commencing April 29, 2022 up to and excluding the maturity date	At par on each June and December 13, commencing December 13, 2022 up to and excluding the maturity date	Each June and December 23, commencing December 23, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.50%	1.88%	Zero Coupon, 3.04%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>		
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>		
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368G2A4</a>	<a href="#">Final Terms - CUSIP: 06368DC44</a>	<a href="#">Final Terms - CUSIP: 06368DD84</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DE83	06368DE91	06368DK37
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2	15.401	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Jan-2022	31-Dec-2021	28-Jan-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Jan-2030	31-Dec-2026	28-Jan-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 6-Jan-2023	31-Dec-2022	At par on 28-Jan-2023
16	Subsequent call dates, if applicable	At par on each January and July 6, commencing January 6, 2023 up to and excluding the maturity date	Each June and December 31, commencing December 31, 2022 up to and excluding the maturity date	At par on each January and July 28, commencing January 28, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.29%	Zero Coupon, 2.32%	2.10%-2.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DE83</a>	<a href="#">Final Terms - CUSIP: 06368DE91</a>	<a href="#">Final Terms - CUSIP: 06368DK37</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DYT5	06368DZS6	06368G3W5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	50	0.205	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2021	24-Nov-2021	15-Nov-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2024	24-Nov-2030	15-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	2-Nov-2022	At par on 24-Nov-2022	At par on 15-May-2022
16	Subsequent call dates, if applicable	Each May and November 2, commencing November 2, 2022 up to and excluding the maturity date	At par on each May and November 24, commencing November 24, 2022 up to and excluding the maturity date	At par on each February, May, August and November 15, commencing May 15, 2022 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Zero Coupon, 1.46%	2.60%	1.00%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DYT5</a>	<a href="#">Final Terms - CUSIP: 06368DZS6</a>	<a href="#">Final Terms - CUSIP: 06368G3W5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368G4U8	06368G5T0	06368G6V4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 23.88	USD 2.935	USD 4.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Nov-2021	26-Nov-2021	30-Nov-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Nov-2026	26-Nov-2024	30-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-May-2022	At par on 26-May-2022	At par on 30-May-2022
16	Subsequent call dates, if applicable	At par on each February, May, August and November 24, commencing May 24, 2022 up to and excluding the maturity date	At par on each February, May, August and November 26, commencing May 26, 2022 up to and excluding the maturity date	At par on each February 28, May 30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%-2.25%	1.25%	2.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368G4U8</a>	<a href="#">Final Terms - CUSIP: 06368G5T0</a>	<a href="#">Final Terms - CUSIP: 06368G6V4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368G7C5	06368GC39	06368GC54
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4,902	USD 4	USD 43.14
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Dec-2021	30-Dec-2021	22-Dec-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Dec-2026	30-Dec-2026	22-Dec-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Dec-2022	At par on 30-Dec-2022	At par on 22-Jun-2022
16	Subsequent call dates, if applicable	At par on each March, June, September and December 17, commencing December 17, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing December 30, 2022 up to and excluding the maturity date	At par on each March, June, September and December 22, commencing June 22, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.80%	2.00%	2.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368G7C5</a>	<a href="#">Final Terms - CUSIP: 06368GC39</a>	<a href="#">Final Terms - CUSIP: 06368GC54</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GC70	241212912	243100003
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6,728	USD 270	USD 240
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2021	14-Dec-2021	25-Jan-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2024	14-Dec-2061	25-Jan-2062
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Jun-2022	14-Dec-2026	25-Jan-2027
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing June 30, 2022 up to and excluding the maturity date	Each December 14, commencing December 14, 2026 up to and excluding the maturity date	Each January 25, commencing January 25, 2027 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.40%	Zero Coupon, 3.40%	Zero Coupon, 3.33%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">NIP Offering Circular - November 3, 2021</a>	<a href="#">NIP Offering Circular - November 3, 2021</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">NIP Prospectus Supplement - August 25, 2021</a>	<a href="#">NIP Prospectus Supplement - August 25, 2021</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GC70</a>	<a href="#">Final Terms - CUSIP: 241212912</a>	<a href="#">Final Terms - CUSIP: 243100003</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GF44	06368GFA0	06368D2A1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2,506	USD 7	0.852
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jan-2022	28-Jan-2022	29-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jan-2027	28-Jan-2025	29-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Jul-2022	At par on 28-Jul-2022	At par on 29-Apr-2023
16	Subsequent call dates, if applicable	At par on each January, April, July and October 28, commencing July 28, 2022 up to and excluding the maturity date	At par on each January, April, July and October 28, commencing July 28, 2022 up to and excluding the maturity date	At par on each April and October 1, commencing April 29, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%	1.25%-1.85%	3.75%-4.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GF44</a>	<a href="#">Final Terms - CUSIP: 06368GFA0</a>	<a href="#">Final Terms - CUSIP: 06368D2A1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D2B9	06368DL77	06368DL85
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.25	1.8	1.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Apr-2022	10-Feb-2022	10-Feb-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Apr-2025	10-Feb-2032	10-Feb-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Apr-2023	At par on 10-Feb-2023	At par on 10-Feb-2023
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing April 29, 2023 up to and excluding the maturity date	At par on each February and August 10, commencing February 10, 2023 up to and excluding the maturity date	At par on each February and August 10, commencing February 10, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.50%-3.75%	2.80%	2.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368D2B9	Final Terms - CUSIP: 06368DL77	Final Terms - CUSIP: 06368DL85

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DN91	06368DP24	06368DP65
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.5	1	5.788
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Mar-2022	2-Mar-2022	4-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Mar-2028	2-Mar-2026	4-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Mar-2023	At par on 2-Mar-2023	At par on 4-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 2, commencing March 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing March 2, 2023 up to and excluding the maturity date	At par on each March and September 4, commencing March 4, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.20%	2.80%	2.65%-3.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368DN91	Final Terms - CUSIP: 06368DP24	Final Terms - CUSIP: 06368DP65

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DR22	06368DR30	06368DR48
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	11.25	2.5	1.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Mar-2022	15-Mar-2022	21-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Mar-2032	15-Mar-2032	21-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Mar-2023	15-Mar-2023	At par on 21-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 16, commencing March 16, 2023 up to and excluding the maturity date	Each March and September 15, commencing March 15, 2023 up to and excluding the maturity date	At par on each March and September 21, commencing March 21, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	3.25%-4.00%	Zero Coupon, 3.62%	2.40%-2.60%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DR22</a>	<a href="#">Final Terms - CUSIP: 06368DR30</a>	<a href="#">Final Terms - CUSIP: 06368DR48</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DS21	06368DT38	06368DT79
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.235	0.92	15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Mar-2022	24-Mar-2022	29-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Mar-2025	24-Mar-2027	29-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Mar-2023	At par on 24-Mar-2023	At par on 29-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 22, commencing March 22, 2023 up to and excluding the maturity date	At par on each March and September 24, commencing March 24, 2023 up to and excluding the maturity date	At par on each March and September 29, commencing March 29, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	2.65%-2.85%	3.00%-3.50%	3.00%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DS21</a>	<a href="#">Final Terms - CUSIP: 06368DT38</a>	<a href="#">Final Terms - CUSIP: 06368DT79</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DT87	06368DT95	06368DU28
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.401	USD 0.15	3.175
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Mar-2022	31-Mar-2022	31-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Mar-2025	31-Mar-2025	31-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 31-Mar-2023	At par on 31-Mar-2023
16	Subsequent call dates, if applicable	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.75%-3.25%	3.00%-3.10%	3.20%-4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DT87</a>	<a href="#">Final Terms - CUSIP: 06368DT95</a>	<a href="#">Final Terms - CUSIP: 06368DU28</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DU44	06368DU51	06368DU69
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.355	1.588	0.06
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Mar-2022	1-Apr-2022	1-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Mar-2027	1-Apr-2025	1-Apr-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 1-Apr-2023	At par on 1-Apr-2023
16	Subsequent call dates, if applicable	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date	At par on each April and October 1, commencing April 1, 2023 up to and excluding the maturity date	At par on each April and October 1, commencing April 1, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.10%-4.00%	3.00%-3.30%	3.25%-4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DU44</a>	<a href="#">Final Terms - CUSIP: 06368DU51</a>	<a href="#">Final Terms - CUSIP: 06368DU69</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DU77	06368DU85	06368DV50
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.035	0.1	0.91
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Apr-2022	6-Apr-2022	8-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Apr-2024	6-Apr-2026	8-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 6-Apr-2023	At par on 6-Apr-2023	At par on 8-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 6, commencing April 6, 2023 up to and excluding the maturity date	At par on each April and October 6, commencing April 6, 2023 up to and excluding the maturity date	At par on each April and October 8, commencing April 8, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.85%-3.00%	3.50%-4.10%	3.40%-4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368DU77	Final Terms - CUSIP: 06368DU85	Final Terms - CUSIP: 06368DV50

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DW59	06368DW83	06368DW91
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.1	USD 50	USD 5.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Apr-2022	14-Apr-2022	19-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Apr-2024	14-Apr-2024	19-Apr-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 8-Apr-2023	At par on 14-Apr-2023	At par on 19-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 8, commencing April 8, 2023 up to and excluding the maturity date	At par on each April and October 14, commencing April 14, 2023 up to and excluding the maturity date	At par on each April and October 19, commencing April 19, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.10%	3.15%-3.35%	3.00%-3.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368DW59</a>	<a href="#">Final Terms - CUSIP: 06368DW83</a>	<a href="#">Final Terms - CUSIP: 06368DW91</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DX66	06368DY40	06368DZ80
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	1.252	2.429
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Apr-2022	13-Apr-2022	29-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Apr-2024	13-Apr-2028	29-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Apr-2023	At par on 13-Apr-2023	At par on 29-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 19, commencing April 19, 2023 up to and excluding the maturity date	At par on each April and October 13, commencing April 13, 2023 up to and excluding the maturity date	At par on each April and October 29, commencing April 29, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.10%	3.70%-4.50%	3.90%-4.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368DX66	Final Terms - CUSIP: 06368DY40	Final Terms - CUSIP: 06368DZ80

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DZ98	06368GHU4	06368GHX8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.35	USD 2.255	USD 5.475
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Apr-2022	11-Feb-2022	14-Feb-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Apr-2025	11-Feb-2027	14-Feb-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Apr-2023	At par on 11-Aug-2022	At par on 14-Nov-2022
16	Subsequent call dates, if applicable	At par on each April and October 29, commencing April 29, 2023 up to and excluding the maturity date	At par on each February, May, August, and November 11, commencing August 11, 2022 up to and excluding the maturity date	At par on each February, May, August, and November 14, commencing November 14, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.40%-3.60%	2.20%	1.50%-2.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368DZ98</a>	<a href="#">Final Terms - CUSIP: 06368GHU4</a>	<a href="#">Final Terms - CUSIP: 06368GHX8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GJP3	06368GJW8	06368GK71
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.174	USD 5	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Feb-2022	18-Feb-2022	28-Feb-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Feb-2026	18-Feb-2027	28-Feb-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Aug-2023	N/A	At par on 28-Aug-2022
16	Subsequent call dates, if applicable	At par on each February and August 18, commencing August 18, 2023 up to and excluding the maturity date	N/A	At par on each February, May, August, and November 28, commencing August 28, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Coupon rate and any related index	2.10%	2.00%	2.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GJP3</a>	<a href="#">Final Terms - CUSIP: 06368GJW8</a>	<a href="#">Final Terms - CUSIP: 06368GK71</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GK89	06368GM95	06368GNQ6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4.045	USD 2	USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2022	17-Mar-2022	7-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2025	17-Mar-2025	7-Apr-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Nov-2022	At par on 17-Dec-2022	At par on 7-Apr-2024
16	Subsequent call dates, if applicable	At par on each February, May, August, and November 28, commencing November 28, 2022 up to and excluding the maturity date	At par on each March, June, September, and December 17, commencing December 17, 2022 up to and excluding the maturity date	At par on each January, April, July, and October 7, commencing April 7, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	1.85%-2.50%	2.00%-3.00%	4.00%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GK89</a>	<a href="#">Final Terms - CUSIP: 06368GM95</a>	<a href="#">Final Terms - CUSIP: 06368GNQ6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GNR4	06368GNS2	06368GNT0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 33.397	USD 30	USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Apr-2022	14-Apr-2022	14-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Apr-2024	14-Apr-2025	14-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Oct-2022	At par on 14-Oct-2022	At par on 14-Apr-2023
16	Subsequent call dates, if applicable	At par on each January, April, July, and October 12, commencing October 12, 2022 up to and excluding the maturity date	At par on each January, April, July, and October 14, commencing October 14, 2022 up to and excluding the maturity date	At par on each April and October 14, commencing April 14, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%	3.40%	3.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GNR4</a>	<a href="#">Final Terms - CUSIP: 06368GNS2</a>	<a href="#">Final Terms - CUSIP: 06368GNT0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GNV5	06368GNW3	06368GPT8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15	USD 15	USD 8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Mar-2022	31-Mar-2022	20-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Mar-2027	31-Mar-2025	20-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2024	At par on 31-Mar-2023	At par on 20-Apr-2023
16	Subsequent call dates, if applicable	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2024 up to and excluding the maturity date	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2023 up to and excluding the maturity date	At par on each April and October 20, commencing April 20, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.75%	3.50%	3.65%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GNV5</a>	<a href="#">Final Terms - CUSIP: 06368GNW</a>	<a href="#">Final Terms - CUSIP: 06368GPT8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GQ67	06368GQN0	06368GQZ3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 20.132	USD 3	USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Apr-2022	28-Apr-2022	28-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Apr-2024	28-Apr-2027	28-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Apr-2023	At par on 28-Oct-2022	At par on 28-Oct-2022
16	Subsequent call dates, if applicable	At par on each April and October 25, commencing April 25, 2023 up to and excluding the maturity date	At par on each April and October 28, commencing October 28, 2022 up to and excluding the maturity date	At par on each April and October 28, commencing October 28, 2022 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	3.125%	3.80%	4.10%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GQ67</a>	<a href="#">Final Terms - CUSIP: 06368GQN0</a>	<a href="#">Final Terms - CUSIP: 06368GQZ3</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GQE0	06368D2C7	06368D2E3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.883	10	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Apr-2022	2-May-2022	2-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Apr-2025	2-May-2027	2-May-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Apr-2023	02-May-23	At par on 2-Aug-2022
16	Subsequent call dates, if applicable	At par on each January, April, July and October 29, commencing April 29, 2023 up to and excluding the maturity date	Each May and November 2, commencing May 2, 2023 up to and excluding the maturity date	At par on each February, May, August and November 2, commencing August 2, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.45%	Zero Coupon, 4.21%	3.50%-3.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>		
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>		
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GQE0</a>	<a href="#">Final Terms - CUSIP: 06368D2C7</a>	<a href="#">Final Terms - CUSIP: 06368D2E3</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D2K9	06368D2L7	06368D2V5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50	22	6.062
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-May-2022	10-May-2022	13-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-May-2025	10-May-2027	13-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 9-Aug-2022	N/A	At par on 13-May-2023
16	Subsequent call dates, if applicable	At par on each February, May, August and November 9, commencing August 9, 2022 up to and excluding the maturity date	N/A	At par on each May and November 13, commencing May 13, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	4.00%-4.50%	3M BA + 10bps	4.00%-5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368D2K9	Final Terms - CUSIP: 06368D2L7	Final Terms - CUSIP: 06368D2V5

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D2W3	06368D2Y9	06368D3D4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.787	4.139	4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-May-2022	18-May-2022	20-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-May-2027	18-May-2027	20-May-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-May-2023	At par on 18-May-2023	At par on 20-May-2023
16	Subsequent call dates, if applicable	At par on each May and November 13, commencing May 13, 2023 up to and excluding the maturity date	At par on each May and November 18, commencing May 18, 2023 up to and excluding the maturity date	At par on each May and November 20, commencing May 20, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.15%-5.00%	4.20%-4.65%	4.40%-5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368D2W3</a>	<a href="#">Final Terms - CUSIP: 06368D2Y9</a>	<a href="#">Final Terms - CUSIP: 06368D3D4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D3E2	06368D3F9	06368D4N1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	100	USD 50	1.445
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-May-2022	25-May-2022	20-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-May-2026	25-May-2026	20-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Aug-2022	At par on 25-Aug-2022	At par on 20-Jun-2023
16	Subsequent call dates, if applicable	At par on each May and November 25, commencing August 25, 2022 up to and excluding the maturity date	At par on each May and November 25, commencing August 25, 2022 up to and excluding the maturity date	At par on each June and December 20, commencing June 20, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.30%-4.60%	4.30%-4.60%	4.50%-5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368D3E2	Final Terms - CUSIP: 06368D3F9	Final Terms - CUSIP: 06368D4N1

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D4P6	06368D4Q4	06368D4R2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.839	USD 1.305	USD 2.175
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jun-2022	16-Jun-2022	16-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jun-2027	16-Jun-2027	16-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Jun-2023	At par on 16-Jun-2023	At par on 16-Jun-2023
16	Subsequent call dates, if applicable	At par on each June and December 20, commencing June 20, 2023 up to and excluding the maturity date	At par on each June and December 16, commencing June 16, 2023 up to and excluding the maturity date	At par on each June and December 16, commencing June 16, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.30%-5.00%	4.30%-4.75%	4.10%-4.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368D4P6</a>	<a href="#">Final Terms - CUSIP: 06368D4Q4</a>	<a href="#">Final Terms - CUSIP: 06368D4R2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GR74	06368GRY5	06368GUP0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 18.795	USD 21.022	USD 4.647
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-May-2022	13-May-2022	17-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-May-2024	13-May-2027	17-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-May-2023	At par on 13-Nov-2022	At par on 17-Dec-2022
16	Subsequent call dates, if applicable	At par on each February, May, August and November 10, commencing May 10, 2023 up to and excluding the maturity date	At par on each February, May, August and November 13, commencing November 13, 2022 up to and excluding the maturity date	At par on each March, June, September and December 17, commencing December 17, 2022 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	3.00%-4.00%	4.15%	3.50%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GR74</a>	<a href="#">Final Terms - CUSIP: 06368GRY5</a>	<a href="#">Final Terms - CUSIP: 06368GUP0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GUQ8	06368GV38	06368GVBO
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 18.394	USD 10	USD 25.466
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Jun-2022	14-Jun-2022	10-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Dec-2025	14-Jun-2027	10-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Mar-2023	At par on 14-Jun-2023	At par on 10-Dec-2022
16	Subsequent call dates, if applicable	At par on each March, June, September and December 16, commencing March 16, 2023 up to and excluding the maturity date	At par on each June and December 14, commencing June 14, 2023 up to and excluding the maturity date	At par on each June and December 10, commencing December 10, 2022 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	4.00%	4.15%	3.60%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GUQ8</a>	<a href="#">Final Terms - CUSIP: 06368GV38</a>	<a href="#">Final Terms - CUSIP: 06368GVBO</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GVC8	06368GV6	06368GVX2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 1.895	USD 7.34
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Jun-2022	15-Jun-2022	30-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Jun-2029	15-Dec-2025	30-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Dec-2022	At par on 15-Dec-2022	At par on 30-Jun-2023
16	Subsequent call dates, if applicable	At par on each June and December 15, commencing December 15, 2022 up to and excluding the maturity date	At par on each March, June, September and December 15, commencing December 15, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing June 30, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	4.50%	4.00%	5.00%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GVC8</a>	<a href="#">Final Terms - CUSIP: 06368GV6</a>	<a href="#">Final Terms - CUSIP: 06368GVX2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GW29	06368GWE3	06368GWF0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 17	USD 37	USD 25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jun-2022	13-Jul-2022	30-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jun-2024	15-Oct-2024	30-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Dec-2022	At par on 13-Jan-2023	At par on 30-Sep-2022
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing December 30, 2022 up to and excluding the maturity date	At par on each January, April, July and October 13, commencing January 13, 2023 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing September 30, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.10%	4.00%	4.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GW29</a>	<a href="#">Final Terms - CUSIP: 06368GWE</a>	<a href="#">Final Terms - CUSIP: 06368GWF</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GWJ2	06368GWK9	06368GXM4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 9.816	USD 54	USD 17
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Jul-2022	15-Jul-2022	26-Jul-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Jul-2028	15-Jul-2025	26-Jul-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Jul-2023	At par on 15-Jul-2023	At par on 26-Oct-2022
16	Subsequent call dates, if applicable	At par on each January, April, July and October 13, commencing July 13, 2023 up to and excluding the maturity date	At par on each January, April, July and October 15, commencing July 15, 2023 up to and excluding the maturity date	At par on each January, April, July and October 26, commencing October 26, 2022 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	4.50%	4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GWJ2</a>	<a href="#">Final Terms - CUSIP: 06368GWK9</a>	<a href="#">Final Terms - CUSIP: 06368GXM4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GXJ1	06368GY43	06368D7B4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 21	USD 3	6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Jul-2022	29-Jul-2022	2-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Jul-2025	29-Jul-2027	2-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Jul-2023	At par on 29-Jul-2023	At par on 2-Aug-2023
16	Subsequent call dates, if applicable	At par on each January, April, July and October 29, commencing July 29, 2023 up to and excluding the maturity date	At par on each January, April, July and October 29, commencing July 29, 2023 up to and excluding the maturity date	At par on each February and August 2, commencing Aug 2, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%	4.88%	4.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GXJ1</a>	<a href="#">Final Terms - CUSIP: 06368GY43</a>	<a href="#">Final Terms - CUSIP: 06368D7B4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D7X6	06368D7Y4	06368D8L1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.655	USD 0.7	0.035
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Aug-2022	12-Aug-2022	19-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Aug-2025	12-Aug-2025	19-Aug-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Aug-2023	At par on 12-Aug-2023	At par on 19-Aug-2023
16	Subsequent call dates, if applicable	At par on each February and August 12, commencing Aug 12, 2023 up to and excluding the maturity date	At par on each February and August 12, commencing Aug 12, 2023 up to and excluding the maturity date	At par on each February and August 19, commencing Aug 19, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.15%	4.25%	4.65%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368D7X6</a>	<a href="#">Final Terms - CUSIP: 06368D7Y4</a>	<a href="#">Final Terms - CUSIP: 06368D8L1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D8R8	06368D8S6	06368D8T4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.145	USD 0.125	USD 0.698
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Sep-2022	2-Sep-2022	2-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Sep-2025	2-Sep-2025	2-Sep-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 2-Sep-2023	At par on 2-Sep-2023
16	Subsequent call dates, if applicable	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.70%	4.25%	4.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368D8R8	Final Terms - CUSIP: 06368D8S6	Final Terms - CUSIP: 06368D8T4

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368D8U1	06368GYW1	06368GZW0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.507	USD 18	USD 40
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Sep-2022	12-Aug-2022	18-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Sep-2025	12-May-2025	18-Aug-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 12-Feb-2023	At par on 18-Aug-2027
16	Subsequent call dates, if applicable	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each February, May, August and November 12, commencing Feb 12, 2023 up to and excluding the maturity date	At par on each August 18, commencing Aug 18, 2027 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.55%	4.00%	4.42%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<a href="#">Prospectus / Base Shelf Prospectus / Short Form Prospectus</a>		<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<a href="#">Supplement to Base Shelf Prospectus (if applicable)</a>		<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<a href="#">Pricing Supplement (if applicable)</a>	<a href="#">Final Terms - CUSIP: 06368D8U1</a>	<a href="#">Final Terms - CUSIP: 06368GYW1</a>	<a href="#">Final Terms - CUSIP: 06368GZW</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GZY6	06368LAV8	06368LAY2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.871	4.975	1.045
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Aug-2022	29-Sep-2022	23-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Aug-2024	29-Sep-2027	23-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Feb-2023	At par on 29-Sep-2023	At par on 23-Sep-2023
16	Subsequent call dates, if applicable	At par on last calendar day of February, May 29, August 29, November 29, commencing February 28, 2023 up to and excluding the maturity date	At par on each March and September 29, commencing Sep 29, 2023 up to and excluding the maturity date	At par on each March and September 23, commencing Sep 23, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.05%	5.05%	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>		
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>		
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368GZY6</a>	<a href="#">Final Terms - CUSIP: 06368LAV8</a>	<a href="#">Final Terms - CUSIP: 06368LAY2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LAZ9	06368LBA3	06368LBB1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.66	0.75	2.175
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Sep-2022	22-Sep-2022	22-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Sep-2027	22-Sep-2027	22-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Sep-2023	At par on 22-Sep-2023	At par on 22-Sep-2023
16	Subsequent call dates, if applicable	At par on each March and September 23, commencing Sep 23, 2023 up to and excluding the maturity date	At par on each March and September 22, commencing Sep 22, 2023 up to and excluding the maturity date	At par on each March and September 22, commencing Sep 22, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.80%	5.02%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LAZ9</a>	<a href="#">Final Terms - CUSIP: 06368LBA3</a>	<a href="#">Final Terms - CUSIP: 06368LBB1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LBF2	06368LBL9	06368LBT2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5	2.5	4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Sep-2022	7-Oct-2022	14-Oct-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Sep-2027	7-Oct-2025	14-Oct-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Sep-2023	At par on 7-Oct-2023	At par on 14-Oct-2023
16	Subsequent call dates, if applicable	At par on each March and September 27, commencing Sep 27, 2023 up to and excluding the maturity date	At par on each April and October 7, commencing Oct 7, 2023 up to and excluding the maturity date	At par on each April and October 14, commencing Oct 14, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%	5.00%	5.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	Final Terms - CUSIP: 06368LBF2	Final Terms - CUSIP: 06368LBL9	Final Terms - CUSIP: 06368LBT2

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LBU9	06374V2B1	06374V2C9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	6	USD 2	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Oct-2022	31-Aug-2022	18-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Oct-2029	31-Aug-2027	18-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Oct-2023	At par on 31-Aug-2023	At par on 18-Feb-2023
16	Subsequent call dates, if applicable	At par on each April and October 14, commencing Oct 14, 2023 up to and excluding the maturity date	At par on the last calendar day of February, May, August and November of each year, commencing Aug 31, 2023 up to and excluding the maturity date	At par on each February, May, August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	4.50%	4.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LBU9</a>	<a href="#">Final Terms - CUSIP: 06374V2B1</a>	<a href="#">Final Terms - CUSIP: 06374V2C9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374V3A2	06374V4R4	06374V4W3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 13.981	USD 24.696	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Sep-2022	21-Sep-2022	19-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Sep-2025	21-Sep-2027	19-Sep-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Jun-2023	At par on 21-Sep-2023	At par on 19-Mar-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 2, commencing Jun 2, 2023 up to and excluding the maturity date	At par on each March and September 21, commencing Sep 21, 2023 up to and excluding the maturity date	At par on each March and September 19, commencing Mar 19, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.35%	5.00%	4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374V3A2</a>	<a href="#">Final Terms - CUSIP: 06374V4R4</a>	<a href="#">Final Terms - CUSIP: 06374V4W3</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374V5E2	06374V5V4	06374V6P6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.759	USD 36.591	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Sep-2022	30-Sep-2022	30-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Sep-2024	30-Sep-2025	30-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Dec-2022	At par on 30-Mar-2023	At par on 30-Sep-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 20, commencing Dec 20, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing Mar 30, 2023 up to and excluding the maturity date	At par on each March and September 30, commencing Sep 30, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	5.00%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374V5E2</a>	<a href="#">Final Terms - CUSIP: 06374V5V4</a>	<a href="#">Final Terms - CUSIP: 06374V6P6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VAE6	06374VB62	06374VBP0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.234	USD 19.818	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Oct-2022	28-Oct-2022	31-Oct-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Oct-2025	28-Oct-2027	31-Oct-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Apr-2023	At par on 28-Oct-2023	At par on 30-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 20, commencing Apr 20, 2023 up to and excluding the maturity date	At par on each January, April, July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date	At par on each April 30 and October 31, commencing Apr 30, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%	6.00%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VAE6</a>	<a href="#">Final Terms - CUSIP: 06374VB62</a>	<a href="#">Final Terms - CUSIP: 06374VBP0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VBS4	06374VBU9	06368LCK0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 12	USD 6.965	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Oct-2022	28-Oct-2022	1-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Oct-2024	28-Oct-2025	1-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	N/A	At par on 28-Apr-2023	At par on 1-Nov-2023
16	Subsequent call dates, if applicable	N/A	At par on each April and October 28, commencing Apr 28, 2023 up to and excluding the maturity date	At par on each May and November 1, commencing Nov 1, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR + 0.75%	5.75%	5.78%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VBS4</a>	<a href="#">Final Terms - CUSIP: 06374VBU9</a>	<a href="#">Final Terms - CUSIP: 06368LCK0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LCT1	06368LCX2	06368LDB9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.2267	0.694	USD 6.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Nov-2022	1-Nov-2022	2-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Nov-2027	1-Nov-2027	2-Nov-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 1-Nov-2023	At par on 1-Nov-2023	At par on 2-Nov-2023
16	Subsequent call dates, if applicable	At par on each May and November 1, commencing Nov 1, 2023 up to and excluding the maturity date	At par on each May and November 1, commencing Nov 1, 2023 up to and excluding the maturity date	At par on each May and November 2, commencing Nov 2, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%-6.20%	5.45%-6.00%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LCT1</a>	<a href="#">Final Terms - CUSIP: 06368LCX2</a>	<a href="#">Final Terms - CUSIP: 06368LDB9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LDC7	06368LDH6	06368LDJ2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.17	USD 0.2	USD 2.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2022	8-Nov-2022	8-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2025	8-Nov-2024	8-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Nov-2023	At par on 8-Nov-2023	At par on 8-Nov-2023
16	Subsequent call dates, if applicable	At par on each May and November 2, commencing Nov 2, 2023 up to and excluding the maturity date	At par on each May and November 8, commencing Nov 8, 2023 up to and excluding the maturity date	At par on each May and November 8, commencing Nov 8, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.80%	5.50%-5.60%	5.25%-5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368LDC7</a>	<a href="#">Final Terms - CUSIP: 06368LDH6</a>	<a href="#">Final Terms - CUSIP: 06368LDJ2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LDK9	06368LDL7	06368LDM5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.945	0.259	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Nov-2022	8-Nov-2022	15-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Nov-2025	8-Nov-2025	15-Nov-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 8-Nov-2023	At par on 8-Nov-2023	48533
16	Subsequent call dates, if applicable	At par on each May and November 8, commencing Nov 8, 2023 up to and excluding the maturity date	At par on each May and November 8, commencing Nov 8, 2023 up to and excluding the maturity date	Each May and November 15, commencing November 15, 2032 up to and excluding the maturity date.
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%	5.30%	Zero Coupon, 5.35%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LDK9</a>	<a href="#">Final Terms - CUSIP: 06368LDL7</a>	<a href="#">Final Terms - CUSIP: 06368LDM5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LDR4	06368LDS2	06368LDT0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5.144	0.345	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Nov-2022	17-Nov-2022	15-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Nov-2027	17-Nov-2027	15-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Nov-2023	At par on 17-Nov-2023	At par on 15-Nov-2023
16	Subsequent call dates, if applicable	At par on each May and November 17, commencing Nov 17, 2023 up to and excluding the maturity date	At par on each May and November 17, commencing Nov 17, 2023 up to and excluding the maturity date	At par on each May and November 15, commencing Nov 15, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%-7.00%	5.25%-7.00%	6.01%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LDR4</a>	<a href="#">Final Terms - CUSIP: 06368LDS2</a>	<a href="#">Final Terms - CUSIP: 06368LDT0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LDY9	06368LEJ1	06368LEK8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.4	0.15	0.553
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Nov-2022	1-Dec-2022	1-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Nov-2029	1-Dec-2027	1-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Nov-2023	At par on 1-Dec-2023	At par on 1-Dec-2023
16	Subsequent call dates, if applicable	At par on each May and November 18, commencing Nov 18, 2023 up to and excluding the maturity date	At par on each June and December 1, commencing Dec 1, 2023 up to and excluding the maturity date	At par on each June and December 1, commencing Dec 1, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.50%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LDY9</a>	<a href="#">Final Terms - CUSIP: 06368LEJ1</a>	<a href="#">Final Terms - CUSIP: 06368LEK8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LFH4	06368LFR2	06368LFU5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	20.25	9.6	6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Dec-2022	22-Dec-2022	23-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Dec-2025	22-Dec-2027	23-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Dec-2023	At par on 22-Dec-2023	At par on 23-Dec-2023
16	Subsequent call dates, if applicable	At par on each June and December 16, commencing Dec 16, 2023 up to and excluding the maturity date	N/A	At par on each June and December 23, commencing Dec 23, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed-Floating	Fixed
18	Coupon rate and any related index	5.15%	7.25%	5.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LFH4</a>	<a href="#">Final Terms - CUSIP: 06368LFR2</a>	<a href="#">Final Terms - CUSIP: 06368LFU5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LFV3	06368LFW1	06368LFX9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	6	USD 0.42	USD 0.28
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Dec-2022	22-Dec-2022	22-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Dec-2029	22-Dec-2025	22-Dec-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Dec-2023	At par on 22-Dec-2023	At par on 22-Dec-2023
16	Subsequent call dates, if applicable	At par on each June and December 23, commencing Dec 23, 2023 up to and excluding the maturity date	At par on each June and December 22, commencing Dec 22, 2023 up to and excluding the maturity date	At par on each June and December 22, commencing Dec 22, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.25%-5.75%	5.50%-6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LFV3</a>	<a href="#">Final Terms - CUSIP: 06368LFW</a>	<a href="#">Final Terms - CUSIP: 06368LFX9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LFY7	06368LFZ4	06368LGY6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.201	0.01	USD 0.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Dec-2022	22-Dec-2022	13-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Dec-2025	22-Dec-2025	13-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Dec-2023	At par on 22-Dec-2023	At par on 13-Jan-2024
16	Subsequent call dates, if applicable	At par on each December 22, commencing Dec 22, 2023 up to and excluding the maturity date	At par on each December 22, commencing Dec 22, 2023 up to and excluding the maturity date	At par on each January and July 13, commencing Jan 13, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	5.10%	5.75%-6.35%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LFY7</a>	<a href="#">Final Terms - CUSIP: 06368LFZ4</a>	<a href="#">Final Terms - CUSIP: 06368LGY6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LGZ3	06374VBV7	06374VBW5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.058	USD 15.343	USD 3.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Jan-2023	17-Nov-2022	15-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Jan-2028	17-Nov-2026	15-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Jan-2024	At par on 17-Nov-2023	At par on 15-May-2023
16	Subsequent call dates, if applicable	At par on each January and July 13, commencing Jan 13, 2024 up to and excluding the maturity date	At par on each May and November 17, commencing Nov 17, 2023 up to and excluding the maturity date	At par on each February, May, August and November 15, commencing May 15, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.40%-6.00%	6.00%	5.50%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LGZ3</a>	<a href="#">Final Terms - CUSIP: 06374VBV7</a>	<a href="#">Final Terms - CUSIP: 06374VBW5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374V р BX3	06374V р Y1	06374V р Z8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8.5	USD 5	USD 5.22
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Nov-2022	3-Nov-2022	14-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Nov-2027	3-Nov-2025	14-Nov-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Nov-2023	At par on 3-May-2023	At par on 14-May-2023
16	Subsequent call dates, if applicable	At par on each February, May, August and November 15, commencing November 15, 2023 up to and excluding the maturity date	At par on each May and November 3, commencing May 3, 2023 up to and excluding the maturity date	At par on each May and November 14, commencing May 14, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	6.25%	5.80%	6.00%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374V р BX3</a>	<a href="#">Final Terms - CUSIP: 06374V р Y1</a>	<a href="#">Final Terms - CUSIP: 06374V р Z8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VC20	06374VC38	06374VC46
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 9	USD 42.25	USD 8.157
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Nov-2022	30-Nov-2022	30-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Nov-2024	30-Nov-2027	30-Nov-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-May-2023	At par on 30-Nov-2023	At par on 30-Nov-2023
16	Subsequent call dates, if applicable	At par on the last calendar day of February, May, August and November, commencing May 30, 2023 up to and excluding the maturity date	At par on the last calendar day of February, May, August and November, commencing May 30, 2023 up to and excluding the maturity date	At par on each May and November 30, commencing Nov 30, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	6.00%	5.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	MTN Prospectus	MTN Prospectus	MTN Prospectus
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	<i>Pricing Supplement (if applicable)</i>	Final Terms - CUSIP: 06374VC20	Final Terms - CUSIP: 06374VC38	Final Terms - CUSIP: 06374VC46

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VC53	06374VC61	06374VC79
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 14	USD 3	USD 4.344
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Nov-2022	30-Nov-2022	14-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Nov-2025	30-May-2024	14-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-May-2023	At par on 28-Feb-2023	At par on 14-Dec-2023
16	Subsequent call dates, if applicable	At par on each May and November 25, commencing May 25, 2023 up to and excluding the maturity date	At par on the last calendar day of February, May, August and November, commencing Feb 28, 2023 up to and excluding the maturity date	At par on each March, June, September and December 14, commencing Dec 14, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.70%	5.25%	5.80%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VC53</a>	<a href="#">Final Terms - CUSIP: 06374VC61</a>	<a href="#">Final Terms - CUSIP: 06374VC79</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VC87	06374VC95	06374VCA2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 12	USD 9.437	USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Dec-2022	16-Dec-2022	19-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Jun-2024	16-Dec-2024	19-Dec-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Jun-2023	At par on 16-Jun-2023	At par on 19-Jun-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 14, commencing Jun 14, 2023 up to and excluding the maturity date	At par on each June and December 16, commencing Jun 16, 2023 up to and excluding the maturity date	At par on each June and December 19, commencing Jun 19, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.25%	5.40%	5.50%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VC87</a>	<a href="#">Final Terms - CUSIP: 06374VC95</a>	<a href="#">Final Terms - CUSIP: 06374VCA2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCB0	06374VCC8	06374VCD6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 23	USD 8.577	USD 12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2022	30-Dec-2022	30-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2027	30-Dec-2026	30-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Dec-2023	At par on 30-Dec-2023	At par on 30-Jun-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing Dec 30, 2023 up to and excluding the maturity date	At par on each June and December 30, commencing Dec 30, 2023 up to and excluding the maturity date	At par on each June and December 30, commencing Jun 30, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.40%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VCB0</a>	<a href="#">Final Terms - CUSIP: 06374VCC8</a>	<a href="#">Final Terms - CUSIP: 06374VCD6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCE4	06374VCF1	06374VCG9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Jan-2023	17-Jan-2023	18-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Jan-2028	17-Jul-2026	18-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Jan-2024	At par on 17-Jan-2024	At par on 18-Jan-2024
16	Subsequent call dates, if applicable	At par on each January, April, July and October 18, commencing Jan 18, 2024 up to and excluding the maturity date	At par on each January, April, July and October 17, commencing Jan 17, 2024 up to and excluding the maturity date	At par on each January, April, July and October 18, commencing Jan 18, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.375%	5.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VCE4</a>	<a href="#">Final Terms - CUSIP: 06374VCF1</a>	<a href="#">Final Terms - CUSIP: 06374VCG9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCH7	06374VCJ3	06374VCK0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6.138	USD 2	USD 12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jan-2023	20-Jan-2023	17-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jan-2026	21-Jan-2025	17-Jan-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Jul-2023	At par on 20-Jul-2023	At par on 17-Jul-2023
16	Subsequent call dates, if applicable	At par on each January and July 20, commencing Jul 20, 2023 up to and excluding the maturity date	At par on each January and July 20, commencing Jul 20, 2023 up to and excluding the maturity date	At par on each January and July 17, commencing Jul 17, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.20%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VCH7</a>	<a href="#">Final Terms - CUSIP: 06374VCJ3</a>	<a href="#">Final Terms - CUSIP: 06374VCK0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCL8	06374VCM6	06374VCN4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 12.705	USD 5	USD 32
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jan-2023	31-Jan-2023	30-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jan-2028	2-Feb-2026	30-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Jan-2024	At par on 31-Jul-2023	At par on 30-Jul-2023
16	Subsequent call dates, if applicable	At par on the last calendar date of January, April, July and October, commencing Jan 31, 2024 up to and excluding the maturity date	At par on each January and July 31, commencing Jul 31, 2023 up to and excluding the maturity date	At par on each January and July 30, commencing Jul 30, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%	5.00%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VCL8</a>	<a href="#">Final Terms - CUSIP: 06374VCM6</a>	<a href="#">Final Terms - CUSIP: 06374VCN4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCP9	06374VCQ7	06374VCR5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 13	USD 8	USD 15.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jan-2023	31-Jan-2023	31-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jan-2025	31-Jan-2028	31-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Jul-2023	At par on 31-Jan-2024	At par on 31-Jan-2024
16	Subsequent call dates, if applicable	At par on each January and July 31, commencing Jul 31, 2023 up to and excluding the maturity date	At par on the last calendar day of January, April, July and October, commencing Jan 31, 2024 up to and excluding the maturity date	At par on each January and July 31, commencing Jan 31, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.06%	5.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VCP9</a>	<a href="#">Final Terms - CUSIP: 06374VCQ7</a>	<a href="#">Final Terms - CUSIP: 06374VCR5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	258361709	06368LHS8	06368LHV1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR 50	0.3	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Feb-2023	3-Feb-2023	2-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Feb-2031	3-Feb-2028	2-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 06-Feb-2025	At par on 03-Feb-2024	#N/A
16	Subsequent call dates, if applicable	At par on February 6, 2025	At par on each February and August 3, commencing Feb 03, 2024 up to and excluding the maturity date	#N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.45%	4.90%-5.30%	7.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">NIP Prospectus</a>		
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">NIP Prospectus Supplement</a>		
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 258361709</a>	<a href="#">Final Terms - CUSIP: 06368LHS8</a>	<a href="#">Final Terms - CUSIP: 06368LHV1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LHW9	06368LJB3	06368LJF4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.695	0.66	0.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Feb-2023	8-Feb-2023	8-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Feb-2028	8-Feb-2028	8-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 03-Feb-2024	At par on 08-Feb-2024	At par on 08-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 3, commencing Feb 03, 2024 up to and excluding the maturity date	At par on each February and August 8, commencing Feb 08, 2024 up to and excluding the maturity date	At par on each February and August 8, commencing Feb 08, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%-5.65%	5.20%-5.60%	4.95%-5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	Final Terms - CUSIP: 06368LHW	Final Terms - CUSIP: 06368LJB3	Final Terms - CUSIP: 06368LJF4

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LJN7	06368LJP2	06368LJT4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.05	USD 0.06	3.385
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Feb-2023	17-Feb-2023	24-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Feb-2025	17-Feb-2025	24-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Aug-2023	At par on 17-Aug-2023	At par on 24-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 17, commencing Aug 17, 2023 up to and excluding the maturity date	At par on each February and August 17, commencing Aug 17, 2023 up to and excluding the maturity date	At par on each February and August 24, commencing Feb 24, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.20%	5.15%-5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LJN7</a>	<a href="#">Final Terms - CUSIP: 06368LJP2</a>	<a href="#">Final Terms - CUSIP: 06368LJT4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LJS6	06368LKF2	06368LKJ4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.963	USD 0.114	USD 0.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Feb-2023	24-Feb-2023	24-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Feb-2026	24-Feb-2025	24-Feb-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Feb-2024	At par on 24-Feb-2024	At par on 24-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 24, commencing Feb 24, 2024 up to and excluding the maturity date	At par on each February and August 24, commencing Feb 24, 2024 up to and excluding the maturity date	At par on each February and August 24, commencing Feb 24, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%-5.25%	5.40%-5.70%	5.60%-5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LJS6</a>	<a href="#">Final Terms - CUSIP: 06368LKF2</a>	<a href="#">Final Terms - CUSIP: 06368LKJ4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCS3	06374VJX5	06374VJY3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 28	USD 10	USD 7.98
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Feb-2023	10-Feb-2023	14-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Feb-2026	10-Feb-2025	14-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Aug-2023	At par on 10-Aug-2023	At par on 14-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 10, commencing Aug 10, 2023 up to and excluding the maturity date	At par on each February, May, August and November 10, commencing Aug 10, 2023 up to and excluding the maturity date	At par on each February, May, August and November 14, commencing Feb 14, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	5.00%	5.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VCS3</a>	<a href="#">Final Terms - CUSIP: 06374VJX5</a>	<a href="#">Final Terms - CUSIP: 06374VJY3</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VJZ0	06374VK21	06374VK47
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6	USD 6	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Feb-2023	15-Feb-2023	17-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Feb-2026	15-Feb-2028	17-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Aug-2023	At par on 15-Feb-2024	At par on 17-Aug-2023
16	Subsequent call dates, if applicable	At par on each February and August 15, commencing Aug 15, 2023 up to and excluding the maturity date	At par on each February and August 15, commencing Feb 15, 2024 up to and excluding the maturity date	At par on each February and August 17, commencing Aug 17, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.05%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VJZ0</a>	<a href="#">Final Terms - CUSIP: 06374VK21</a>	<a href="#">Final Terms - CUSIP: 06374VK47</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VK54	06374VK62	06374VK70
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 6.58	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Feb-2023	28-Feb-2023	28-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Feb-2025	28-Feb-2028	28-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Aug-2023	At par on 28-Feb-2024	At par on 28-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 27, commencing Aug 27, 2023 up to and excluding the maturity date	At par on each February, May, August and November 28, commencing Feb 28, 2024 up to and excluding the maturity date	At par on each February, May, August and November 28, commencing Feb 28, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.60%	5.35%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VK54</a>	<a href="#">Final Terms - CUSIP: 06374VK62</a>	<a href="#">Final Terms - CUSIP: 06374VK70</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VK88	06374VK96	06368LKM7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 3	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2023	28-Feb-2023	8-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2025	2-Mar-2026	8-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Aug-2023	At par on 28-Aug-2023	At par on 08-Sep-2023
16	Subsequent call dates, if applicable	At par on each February and August 28, commencing Aug 28, 2023 up to and excluding the maturity date	At par on each February, May, August and November 28, commencing Aug 28, 2023 up to and excluding the maturity date	At par on each March and September 8, commencing Sep 08, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	5.40%	5.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VK88</a>	<a href="#">Final Terms - CUSIP: 06374VK96</a>	<a href="#">Final Terms - CUSIP: 06368LKM7</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LKQ8	06368LKR6	06368LKP0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.025	0.431	USD 0.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Mar-2023	3-Mar-2023	3-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Mar-2028	3-Mar-2028	3-Mar-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 03-Mar-2024	At par on 03-Mar-2024	At par on 03-Mar-2024
16	Subsequent call dates, if applicable	At par on each March and September 3, commencing Mar 03, 2024 up to and excluding the maturity date	At par on each March and September 3, commencing Mar 03, 2024 up to and excluding the maturity date	At par on each March and September 3, commencing Mar 03, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%-5.75%	5.05%-5.50%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368LKQ8</a>	<a href="#">Final Terms - CUSIP: 06368LKR6</a>	<a href="#">Final Terms - CUSIP: 06368LKP0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LKN5	06368LKS4	06368LLB0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.08	40	0.02
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Mar-2023	3-Mar-2023	10-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Mar-2028	3-Mar-2026	10-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 03-Mar-2024	At par on 03-Mar-2024	At par on 10-Mar-2024
16	Subsequent call dates, if applicable	At par on each March and September 3, commencing Mar 03, 2024 up to and excluding the maturity date	At par on each March and September 3, commencing Mar 03, 2024 up to and excluding the maturity date	At par on each March and September 10, commencing Mar 10, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.75%	5.15%	5.20%-5.40%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LKN5</a>	<a href="#">Final Terms - CUSIP: 06368LKS4</a>	<a href="#">Final Terms - CUSIP: 06368LLB0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LKY1	06368LLC8	06368LLD6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.123	USD 1.489	USD 1.515
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Mar-2023	13-Mar-2023	13-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Mar-2026	13-Mar-2026	13-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Mar-2024	At par on 13-Mar-2024	At par on 13-Mar-2024
16	Subsequent call dates, if applicable	At par on each March and September 10, commencing Mar 10, 2024 up to and excluding the maturity date	At par on each March and September 13, commencing Mar 13, 2024 up to and excluding the maturity date	At par on each March and September 13, commencing Mar 13, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%-5.20%	6.00%	5.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LKY1</a>	<a href="#">Final Terms - CUSIP: 06368LLC8</a>	<a href="#">Final Terms - CUSIP: 06368LLD6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LLE4	06374VKA3	06374VKB1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.5	USD 8.4	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Mar-2023	15-Mar-2023	16-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Mar-2025	15-Mar-2028	16-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Mar-2024	At par on 15-Mar-2024	At par on 16-Sep-2023
16	Subsequent call dates, if applicable	At par on each March and September 13, commencing Mar 13, 2024 up to and excluding the maturity date	At par on each March, June, September and December 15, commencing Mar 15, 2024 up to and excluding the maturity date	At par on each March, June, September and December 16, commencing Sep 16, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.80%	5.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>		<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>		<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06368LLE4</a>	<a href="#">Final Terms - CUSIP: 06374VKA3</a>	<a href="#">Final Terms - CUSIP: 06374VKB1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKC9	06374VKD7	06368LMK9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 6	7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Mar-2023	15-Mar-2023	6-Apr-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Mar-2028	15-Mar-2028	6-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Mar-2024	At par on 15-Mar-2024	At par on 06-Apr-2024
16	Subsequent call dates, if applicable	At par on each March, June, September and December 22, commencing Mar 22, 2024 up to and excluding the maturity date	At par on each March, June, September and December 15, commencing Mar 15, 2024 up to and excluding the maturity date	At par on each April and October 6, commencing Apr 06, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.70%	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VKC9</a>	<a href="#">Final Terms - CUSIP: 06374VKD7</a>	<a href="#">Final Terms - CUSIP: 06368LMK9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LML7	06368LMQ6	06368LNF9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4.5	2.099	USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Apr-2023	6-Apr-2023	21-Apr-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Apr-2026	6-Apr-2030	21-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 06-Apr-2024	At par on 06-Apr-2024	At par on 21-Apr-2024
16	Subsequent call dates, if applicable	At par on each April and October 6, commencing Apr 06, 2024 up to and excluding the maturity date	At par on each April and October 6, commencing Apr 06, 2024 up to and excluding the maturity date	At par on each April and October 21, commencing Apr 21, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%	5.00%	5.20%-5.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LML7</a>	<a href="#">Final Terms - CUSIP: 06368LMQ6</a>	<a href="#">Final Terms - CUSIP: 06368LNF9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LNE2	06374VKE5	06374VKF2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.03	USD 5.971	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Apr-2023	28-Apr-2023	28-Apr-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Apr-2026	28-Apr-2026	28-Apr-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Apr-2024	At par on 28-Oct-2023	At par on 28-Oct-2023
16	Subsequent call dates, if applicable	At par on each April and October 21, commencing Apr 21, 2024 up to and excluding the maturity date	At par on each January, April, July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date	At par on each April and October 28, commencing Oct 28, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%-5.60%	5.50%	5.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>		<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>		<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06368LNE2</a>	<a href="#">Final Terms - CUSIP: 06374VKE5</a>	<a href="#">Final Terms - CUSIP: 06374VKF2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LNP7	06368LNS1	06368LPA8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.124	USD 0.044	USD 0.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-May-2023	5-May-2023	11-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-May-2030	5-May-2025	11-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 03-May-2024	At par on 05-Nov-2023	At par on 11-Nov-2023
16	Subsequent call dates, if applicable	At par on each May and November 3, commencing May 03, 2024 up to and excluding the maturity date	At par on each May and November 5, commencing Nov 05, 2023 up to and excluding the maturity date	At par on each November 11, commencing Nov 11, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.92%	5.35% -5.45%	5.20% - 5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LNP7</a>	<a href="#">Final Terms - CUSIP: 06368LNS1</a>	<a href="#">Final Terms - CUSIP: 06368LPA8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LPB6	06368LPL4	06368LPM2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.05	0.228	USD 1.483
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11-May-2023	17-May-2023	17-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11-May-2026	17-May-2025	17-May-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 11-Nov-2023	At par on 17-May-2024	At par on 17-May-2024
16	Subsequent call dates, if applicable	At par on each May and November 11, commencing Nov 11, 2023 up to and excluding the maturity date	At par on each May and November 17, commencing May 17, 2024 up to and excluding the maturity date	At par on each May and November 17, commencing May 17, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45% - 5.75%	4.87%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LPB6</a>	<a href="#">Final Terms - CUSIP: 06368LPL4</a>	<a href="#">Final Terms - CUSIP: 06368LPM2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LQH2	06368LQJ8	06368LQK5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.1	0.298	USD 0.64
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-May-2023	26-May-2023	26-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-May-2026	26-May-2026	26-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-May-2024	At par on 26-May-2024	At par on 26-May-2024
16	Subsequent call dates, if applicable	At par on each May and November 26, commencing May 26, 2024 up to and excluding the maturity date	At par on each May and November 26, commencing May 26, 2024 up to and excluding the maturity date	At par on each May and November 26, commencing May 26, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%-5.25%	4.90% - 5.10%	5.30%-5.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LQH2</a>	<a href="#">Final Terms - CUSIP: 06368LQJ8</a>	<a href="#">Final Terms - CUSIP: 06368LQK5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKG0	06374VKh8	06374VKJ4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 2	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-May-2023	16-May-2023	16-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-May-2025	18-May-2026	16-May-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Nov-2023	At par on 16-Nov-2023	At par on 16-May-2024
16	Subsequent call dates, if applicable	At par on each February, May, August and November 12, commencing November 12, 2023 up to and excluding the maturity date	At par on each February, May, August and November 16, commencing November 16, 2023 up to and excluding the maturity date	At par on each February, May, August and November 16, commencing May 16, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.30%	5.35%	5.40%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VKG0</a>	<a href="#">Final Terms - CUSIP: 06374VKh8</a>	<a href="#">Final Terms - CUSIP: 06374VKJ4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKK1	06374VKL9	06368LQT6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 2	2.313
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-May-2023	30-May-2023	2-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-May-2025	1-Jun-2026	2-Jun-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Nov-2023	At par on 30-Nov-2023	At par on 02-Jun-2024
16	Subsequent call dates, if applicable	At par on each May and November 23, commencing Nov 23, 2023 up to and excluding the maturity date	At par on the last calendar of February, May 30, August 30 and November 30, commencing Nov 30, 2023 up to and excluding the maturity date	At par on each June and December 2, commencing Jun 02, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	5.30%	5.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VKK1</a>	<a href="#">Final Terms - CUSIP: 06374VKL9</a>	<a href="#">Final Terms - CUSIP: 06368LQT6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LQU3	06368LRA6	06368LQW9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.19	4.793	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Jun-2023	14-Jun-2023	9-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Jun-2026	14-Jun-2026	9-Jun-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 06-Jun-2024	#N/A	At par on 09-Jun-2024
16	Subsequent call dates, if applicable	At par on each June and December 6, commencing Jun 06, 2024 up to and excluding the maturity date	#N/A	At par on each June and December 9, commencing Jun 09, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Coupon rate and any related index	5.15%	6.00%	5.07%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LQU3</a>	<a href="#">Final Terms - CUSIP: 06368LRA6</a>	<a href="#">Final Terms - CUSIP: 06368LQW</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LQX7	06368LQZ2	06368LQY5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.75	2	3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Jun-2023	19-Jun-2023	19-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Jun-2028	19-Jun-2025	19-Jun-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Jun-2024	At par on 19-Jun-2024	At par on 19-Jun-2024
16	Subsequent call dates, if applicable	At par on each June and December 12, commencing Jun 12, 2024 up to and excluding the maturity date	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the maturity date	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%	5.45%	5.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LQX7</a>	<a href="#">Final Terms - CUSIP: 06368LQZ2</a>	<a href="#">Final Terms - CUSIP: 06368LQY5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LRB4	06368LRG3	06368LRL2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.48	0.446	USD 0.65
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Jun-2023	19-Jun-2023	27-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Jun-2025	19-Jun-2025	27-Jun-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Jun-2024	At par on 19-Jun-2024	At par on 27-Jun-2024
16	Subsequent call dates, if applicable	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the maturity date	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the maturity date	At par on each June and December 27, commencing Jun 27, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.55%	5.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LRB4</a>	<a href="#">Final Terms - CUSIP: 06368LRG3</a>	<a href="#">Final Terms - CUSIP: 06368LRL2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LRT5	06368LRS7	06368LRU2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.297	0.554	USD 0.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jun-2023	28-Jun-2023	30-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jun-2025	28-Jun-2025	30-Jun-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Dec-2023	At par on 28-Dec-2023	N/A
16	Subsequent call dates, if applicable	At par on each June and December 28, commencing Dec 28, 2023 up to and excluding the maturity date	At par on each June and December 28, commencing Dec 28, 2023 up to and excluding the maturity date	#N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to Floating
18	Coupon rate and any related index	5.65%	5.50%	7.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368LRT5</a>	<a href="#">Final Terms - CUSIP: 06368LRS7</a>	<a href="#">Final Terms - CUSIP: 06368LRU2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LRZ1	06374VKM7	06374VKN5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1,205	USD 8	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jun-2023	12-Jun-2023	12-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jun-2026	12-Jun-2025	12-Jun-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Jun-2024	At par on 12-Dec-2023	At par on 12-Jun-2024
16	Subsequent call dates, if applicable	At par on each June and December 30, commencing Jun 30, 2024 up to and excluding the maturity date	At par on each June and December 12, commencing Dec 12, 2023 up to and excluding the maturity date	At par on each June and December 12, commencing Jun 12, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.10%	5.65%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>		<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>		<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06368LRZ1</a>	<a href="#">Final Terms - CUSIP: 06374VKM7</a>	<a href="#">Final Terms - CUSIP: 06374VKN5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKP0	06374VKQ8	06374VKR6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 10	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Jun-2023	13-Jun-2023	15-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Jun-2033	13-Jun-2025	15-Jun-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Jun-2025	At par on 13-Dec-2023	At par on 15-Dec-2023
16	Subsequent call dates, if applicable	At par on each June and December 13, commencing June 13, 2025 up to and excluding the maturity date	At par on each June and December 13, commencing Dec 13, 2023 up to and excluding the maturity date	At par on each June and December 15, commencing Dec 15, 2023 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.50%	5.80%	5.70%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VKP0</a>	<a href="#">Final Terms - CUSIP: 06374VKQ8</a>	<a href="#">Final Terms - CUSIP: 06374VKR6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKS4	06374VKT2	06374VKU9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 5	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jun-2023	30-Jun-2023	30-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jun-2026	30-Jun-2025	30-Jun-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Dec-2023	At par on 30-Dec-2023	At par on 30-Dec-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing Dec 30, 2023 up to and excluding the maturity date	At par on each June and December 30, commencing Dec 30, 2023 up to and excluding the maturity date	At par on each June and December 30, commencing Dec 30, 2023 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.75%	5.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VKS4</a>	<a href="#">Final Terms - CUSIP: 06374VKT2</a>	<a href="#">Final Terms - CUSIP: 06374VKU9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LSH0	06368LSF4	06368LSG2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.94	0.106	USD 0.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jul-2023	10-Jul-2023	10-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jul-2025	10-Jul-2025	10-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Jan-2024	At par on 10-Jan-2024	At par on 10-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 10, commencing Jan 10, 2024 up to and excluding the maturity date	At par on each January and July 10, commencing Jan 10, 2024 up to and excluding the maturity date	At par on each January and July 10, commencing Jul 10, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.60%	6.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LSH0</a>	<a href="#">Final Terms - CUSIP: 06368LSF4</a>	<a href="#">Final Terms - CUSIP: 06368LSG2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LSK3	06368LSJ6	06368LSL1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5	5	3.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Jul-2023	14-Jul-2023	17-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Jul-2028	14-Jul-2028	17-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Jul-2025	At par on 14-Jul-2025	At par on 17-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 14, commencing Jul 14, 2025 up to and excluding the maturity date	At par on each January and July 14, commencing Jul 14, 2025 up to and excluding the maturity date	At par on each January and July 17, commencing Jul 17, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.80%	5.32%	5.58%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LSK3</a>	<a href="#">Final Terms - CUSIP: 06368LSJ6</a>	<a href="#">Final Terms - CUSIP: 06368LSL1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LSN7	06368LSS6	06368LSY3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 10	USD 3	0.025
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Jul-2023	18-Jul-2023	21-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Jul-2025	18-Jul-2028	21-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Jan-2024	At par on 18-Jul-2024	At par on 21-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 14, commencing Jan 14, 2024 up to and excluding the maturity date	At par on each January and July 18, commencing Jul 18, 2024 up to and excluding the maturity date	At par on each January and July 21, commencing Jul 21, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.05%	6.50%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LSN7</a>	<a href="#">Final Terms - CUSIP: 06368LSS6</a>	<a href="#">Final Terms - CUSIP: 06368LSY3</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LSV9	06368LSW7	06368LSZ0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6	USD 0.07	1.09
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Jul-2023	19-Jul-2023	21-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Jul-2026	19-Jul-2026	21-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Jul-2024	At par on 19-Jul-2024	At par on 21-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 19, commencing Jul 19, 2024 up to and excluding the maturity date	At par on each January and July 19, commencing Jul 19, 2024 up to and excluding the maturity date	At par on each January and July 21, commencing Jul 21, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.18%	6.00%	6.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LSV9</a>	<a href="#">Final Terms - CUSIP: 06368LSW7</a>	<a href="#">Final Terms - CUSIP: 06368LSZ0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LTA4	06368LSU1	06368LST4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.22	4	4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Jul-2023	28-Jul-2023	28-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jul-2028	28-Jul-2025	28-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Jul-2024	At par on 28-Jan-2024	At par on 28-Jan-2024
16	Subsequent call dates, if applicable	At par on each January and July 21, commencing Jul 21, 2024 up to and excluding the maturity date	At par on each January and July 28, commencing Jan 28, 2024 up to and excluding the maturity date	At par on each January and July 28, commencing Jan 28, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.18%	5.75%	5.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LTA4</a>	<a href="#">Final Terms - CUSIP: 06368LSU1</a>	<a href="#">Final Terms - CUSIP: 06368LST4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LSX5	06368LTG1	06368LTD8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.5	7.833	0.33
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Jul-2023	27-Jul-2023	27-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jul-2026	27-Jul-2026	27-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Jul-2024	At par on 27-Jul-2025	At par on 27-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 21, commencing Jul 21, 2024 up to and excluding the maturity date	At par on each January and July 27, commencing Jul 27, 2025 up to and excluding the maturity date	At par on each January and July 27, commencing Jul 27, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.90%	5.57%	5.80% - 5.90%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LSX5</a>	<a href="#">Final Terms - CUSIP: 06368LTG1</a>	<a href="#">Final Terms - CUSIP: 06368LTD8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LTH9	06368LTE6	06368LTK2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.055	USD 0.2	0.45
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Jul-2023	27-Jul-2023	28-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Jul-2026	27-Jul-2026	28-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Jul-2024	At par on 27-Jul-2024	At par on 28-Jan-2024
16	Subsequent call dates, if applicable	At par on each January and July 27, commencing Jul 27, 2024 up to and excluding the maturity date	At par on each January and July 27, commencing Jul 27, 2024 up to and excluding the maturity date	At par on each January and July 28, commencing Jan 28, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65% - 5.75%	5.95% - 6.05%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LTH9</a>	<a href="#">Final Terms - CUSIP: 06368LTE6</a>	<a href="#">Final Terms - CUSIP: 06368LTK2</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LTJ5	06368LTM8	06374VKW5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.313	USD 4.8	USD 13
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jul-2023	28-Jul-2023	19-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jul-2025	28-Jul-2025	19-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Jan-2024	At par on 28-Jan-2024	At par on 19-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 28, commencing Jan 28, 2024 up to and excluding the maturity date	At par on each January and July 28, commencing Jan 28, 2024 up to and excluding the maturity date	At par on each January, April, July and October 19, commencing Jul 19, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.60%	6.00%	6.00%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LTJ5</a>	<a href="#">Final Terms - CUSIP: 06368LTM8</a>	<a href="#">Final Terms - CUSIP: 06374VKW</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKY1	06374VKX3	06374VKZ8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 26	USD 16.551	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jul-2023	18-Jul-2023	14-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jul-2026	18-Jul-2025	14-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Jan-2024	At par on 18-Jan-2024	At par on 14-Jan-2024
16	Subsequent call dates, if applicable	At par on each January and July 20, commencing Jan 20, 2024 up to and excluding the maturity date	At par on each January, April, July and October 18, commencing Jan 18, 2024 up to and excluding the maturity date	At par on each January and July 14, commencing Jan 14, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.00%	5.90%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	MTN Prospectus	MTN Prospectus	MTN Prospectus
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	<i>Pricing Supplement (if applicable)</i>	Final Terms - CUSIP: 06374VKY1	Final Terms - CUSIP: 06374VKX3	Final Terms - CUSIP: 06374VKZ8

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VYX8	06374VYY6	06374VYZ3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Jul-2023	14-Jul-2023	28-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Jul-2026	14-Jul-2033	28-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Jul-2024	At par on 14-Jul-2025	At par on 28-Jan-2024
16	Subsequent call dates, if applicable	At par on each January and July 14, commencing Jul 14, 2024 up to and excluding the maturity date	At par on each January and July 14, commencing Jul 14, 2025 up to and excluding the maturity date	At par on each January and July 28, commencing Jan 28, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.85%	5.70%	5.65%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VYX8</a>	<a href="#">Final Terms - CUSIP: 06374VYY6</a>	<a href="#">Final Terms - CUSIP: 06374VYZ3</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VZ25	06374VZ33	06374VZ41
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jul-2023	28-Jul-2023	31-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jul-2028	28-Jul-2033	31-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Jul-2024	At par on 28-Jul-2025	At par on 31-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 28, commencing Jul 28, 2024 up to and excluding the maturity date	At par on each January and July 28, commencing Jul 28, 2025 up to and excluding the maturity date	At par on January 31, April 30, July 31, and October 31 of each year, commencing Jul 31, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.60%	5.56%	5.90%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VZ25</a>	<a href="#">Final Terms - CUSIP: 06374VZ33</a>	<a href="#">Final Terms - CUSIP: 06374VZ41</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VZ66	06368LTL0	06368LUB0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 3.75	USD 0.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jul-2023	2-Aug-2023	4-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jul-2025	2-Aug-2028	4-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Jan-2024	At par on 02-Feb-2024	At par on 04-Feb-2024
16	Subsequent call dates, if applicable	At par on each January and July 31, commencing Jan 31, 2024 up to and excluding the maturity date	At par on each February and August 2, commencing Feb 02, 2024 up to and excluding the maturity date	At par on each February and August 4, commencing Feb 04, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	6.45%	6.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>		
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>		
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06374VZ66</a>	<a href="#">Final Terms - CUSIP: 06368LTL0</a>	<a href="#">Final Terms - CUSIP: 06368LUB0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LUC8	06368LUD6	06368LUE4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4.004	2.405	1.732
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-Aug-2023	4-Aug-2023	4-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Aug-2025	4-Aug-2025	4-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 04-Feb-2024	At par on 04-Feb-2024	At par on 04-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 4, commencing Feb 04, 2024 up to and excluding the maturity date	At par on each February and August 4, commencing Feb 04, 2024 up to and excluding the maturity date	At par on each February and August 4, commencing Feb 04, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.20%	6.00%	5.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368LUC8</a>	<a href="#">Final Terms - CUSIP: 06368LUD6</a>	<a href="#">Final Terms - CUSIP: 06368LUE4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LUG9	06368LUM6	06368LUQ7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2,997	USD 1.7	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Aug-2023	11-Aug-2023	17-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Aug-2025	11-Aug-2028	17-Aug-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Feb-2024	At par on 11-Aug-2024	At par on 17-Aug-2024
16	Subsequent call dates, if applicable	At par on each February and August 14, commencing Feb 14, 2024 up to and excluding the maturity date	At par on each February and August 11, commencing Aug 11, 2024 up to and excluding the maturity date	At par on each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.85%	6.10%	5.96%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LUG9</a>	<a href="#">Final Terms - CUSIP: 06368LUM6</a>	<a href="#">Final Terms - CUSIP: 06368LUQ7</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LUR5	06368LUS3	06368LUT1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	1	USD 0.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Aug-2023	17-Aug-2023	17-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Aug-2028	17-Aug-2027	17-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Aug-2024	At par on 17-Aug-2024	At par on 17-Aug-2024
16	Subsequent call dates, if applicable	At par on each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity date	At par on each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity date	At par on each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.93%	5.86%	5.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LUR5</a>	<a href="#">Final Terms - CUSIP: 06368LUS3</a>	<a href="#">Final Terms - CUSIP: 06368LUT1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LUU8	06368LUV6	06368LUW4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.217	USD 1.411	0.539
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Aug-2023	17-Aug-2023	17-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Aug-2026	17-Aug-2028	17-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Aug-2024	At par on 17-Aug-2024	At par on 17-Aug-2024
16	Subsequent call dates, if applicable	At par on each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity date	At par on each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity date	At par on each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.80%	6.05%	5.65%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368LUU8</a>	<a href="#">Final Terms - CUSIP: 06368LUV6</a>	<a href="#">Final Terms - CUSIP: 06368LUW4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LUY0	06368LVB9	06368LVC7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	1	0.969
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Aug-2023	22-Aug-2023	24-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Aug-2028	22-Aug-2026	24-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Aug-2024	At par on 22-Aug-2024	At par on 24-Aug-2024
16	Subsequent call dates, if applicable	At par on each February and August 18, commencing Aug 18, 2024 up to and excluding the maturity date	At par on each February and August 22, commencing Aug 22, 2024 up to and excluding the maturity date	At par on each February and August 24, commencing Aug 24, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.16%	6.00%	5.85%-6.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368LUY0</a>	<a href="#">Final Terms - CUSIP: 06368LVB9</a>	<a href="#">Final Terms - CUSIP: 06368LVC7</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LVD5	06368LVE3	06368LVF0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.25	USD 0.021	1.002
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Aug-2023	24-Aug-2023	24-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Aug-2026	24-Aug-2026	24-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Aug-2024	At par on 24-Aug-2024	At par on 24-Aug-2024
16	Subsequent call dates, if applicable	At par on each February and August 24, commencing Aug 24, 2024 up to and excluding the maturity date	At par on each February and August 24, commencing Aug 24, 2024 up to and excluding the maturity date	At par on each February and August 24, commencing Aug 24, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%-7.00%	5.85%-6.50%	5.60%-6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LVD5</a>	<a href="#">Final Terms - CUSIP: 06368LVE3</a>	<a href="#">Final Terms - CUSIP: 06368LVF0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LVK9	06368LVL7	06368LVM5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.45	6	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Aug-2023	31-Aug-2023	31-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Aug-2026	31-Aug-2028	31-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Aug-2024	At par on 31-Aug-2025	At par on 31-Aug-2025
16	Subsequent call dates, if applicable	At par on each February and August 23, commencing Aug 23, 2024 up to and excluding the maturity date	At par on each February and August 31, commencing Aug 31, 2025 up to and excluding the maturity date	At par on each February and August 31, commencing Aug 31, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.90%	5.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LVK9</a>	<a href="#">Final Terms - CUSIP: 06368LVL7</a>	<a href="#">Final Terms - CUSIP: 06368LVM5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LVP8	06368LVW3	06368LVX1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	10.96	USD 1.465	USD 0.19
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Sep-2023	15-Sep-2023	15-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Sep-2028	15-Sep-2026	15-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 01-Sep-2024	At par on 15-Sep-2024	At par on 15-Sep-2024
16	Subsequent call dates, if applicable	At par on each March and September 1, commencing Sep 1, 2024 up to and excluding the maturity date	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the maturity date	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.40%	6.05%	6.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LVP8</a>	<a href="#">Final Terms - CUSIP: 06368LVW3</a>	<a href="#">Final Terms - CUSIP: 06368LVX1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LVY9	06368LVZ6	06368LWA0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	15	12	1.476
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Sep-2023	21-Sep-2023	15-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Sep-2026	21-Sep-2026	15-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Sep-2024	At par on 21-Sep-2024	At par on 15-Sep-2024
16	Subsequent call dates, if applicable	At par on each March and September 21, commencing Sep 21, 2024 up to and excluding the maturity date	At par on each March and September 21, commencing Sep 21, 2024 up to and excluding the maturity date	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.55%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LVY9</a>	<a href="#">Final Terms - CUSIP: 06368LVZ6</a>	<a href="#">Final Terms - CUSIP: 06368LWA0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LWB8	06368LWC6	06368LWG7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.493	1	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Sep-2023	15-Sep-2023	25-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Sep-2026	15-Sep-2026	25-Sep-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Sep-2024	At par on 15-Sep-2025	At par on 25-Sep-2024
16	Subsequent call dates, if applicable	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the maturity date	At par on each March and September 15, commencing Sep 15, 2025 up to and excluding the maturity date	At par on each March and September 25, commencing Sep 25, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.80%	5.65%	6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	Final Terms - CUSIP: 06368LWB8	Final Terms - CUSIP: 06368LWC6	Final Terms - CUSIP: 06368LWG7

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LWJ1	06368LWK8	06368LWL6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.998	2.598	USD 0.696
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2023	22-Sep-2023	22-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Sep-2027	22-Sep-2027	22-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Sep-2024	At par on 22-Sep-2024	At par on 22-Sep-2024
16	Subsequent call dates, if applicable	At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date	At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date	At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.90%	6.10%	6.35%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LWJ1</a>	<a href="#">Final Terms - CUSIP: 06368LWK</a>	<a href="#">Final Terms - CUSIP: 06368LWL6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LWM4	06368LWS1	06368LWX0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.44	7	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2023	25-Sep-2023	28-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Sep-2027	25-Sep-2030	28-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Sep-2024	At par on 25-Sep-2024	At par on 28-Sep-2024
16	Subsequent call dates, if applicable	At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date	At par on each March and September 25, commencing Sep 25, 2024 up to and excluding the maturity date	At par on each March and September 28, commencing Sep 28, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.15%	6.15%	6.10%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LWM</a>	<a href="#">Final Terms - CUSIP: 06368LWS</a>	<a href="#">Final Terms - CUSIP: 06368LWX0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LWY8	06368LXB7	06368LXC5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.8	3.676	2.854
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Sep-2023	6-Oct-2023	6-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Sep-2027	6-Oct-2026	6-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Sep-2024	At par on 06-Oct-2024	At par on 06-Oct-2024
16	Subsequent call dates, if applicable	At par on each March and September 28, commencing Sep 28, 2024 up to and excluding the maturity date	At par on each April and October 6, commencing Oct 06, 2024 up to and excluding the maturity date	At par on each April and October 6, commencing Oct 06, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.35%	6.00%	6.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LWY8</a>	<a href="#">Final Terms - CUSIP: 06368LXB7</a>	<a href="#">Final Terms - CUSIP: 06368LXC5</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LXD3	06368LXE1	06368LXG6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.025	USD 0.397	7.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Oct-2023	6-Oct-2023	13-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Oct-2026	6-Oct-2026	13-Oct-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 06-Oct-2024	At par on 06-Oct-2024	At par on 13-Oct-2024
16	Subsequent call dates, if applicable	At par on each April and October 6, commencing Oct 06, 2024 up to and excluding the maturity date	At par on each April and October 6, commencing Oct 06, 2024 up to and excluding the maturity date	At par on each April and October 13, commencing Oct 13, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	6.25%	6.40%	5.70%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LXD3</a>	<a href="#">Final Terms - CUSIP: 06368LXE1</a>	<a href="#">Final Terms - CUSIP: 06368LXG6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LXH4	06368LXV3	06368LXW1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	9.5	1	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Oct-2023	19-Oct-2023	16-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Oct-2027	19-Oct-2028	16-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Oct-2024	At par on 19-Oct-2024	At par on 16-Oct-2024
16	Subsequent call dates, if applicable	At par on each April and October 13, commencing Oct 13, 2024 up to and excluding the maturity date	At par on each January, April, July and October 19, commencing Oct 19, 2024 up to and excluding the maturity date	At par on each April and October 16, commencing Oct 16, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.20%	6.32%	6.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LXH4</a>	<a href="#">Final Terms - CUSIP: 06368LXV3</a>	<a href="#">Final Terms - CUSIP: 06368LXW1</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LXX9	06368LXY7	06368LXZ4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 1.32	0.401
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Oct-2023	12-Oct-2023	12-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Oct-2028	12-Oct-2028	12-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Oct-2024	At par on 12-Oct-2024	At par on 12-Oct-2024
16	Subsequent call dates, if applicable	At par on each April and October 12, commencing Oct 12, 2024 up to and excluding the maturity date	At par on each April and October 12, commencing Oct 12, 2024 up to and excluding the maturity date	At par on each April and October 12, commencing Oct 12, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.25%-7.50%	6.50%-7.75%	6.10%-7.10%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LXX9</a>	<a href="#">Final Terms - CUSIP: 06368LXY7</a>	<a href="#">Final Terms - CUSIP: 06368LXZ4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LYA8	06368LYE0	06368LYF7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.509	USD 0.19	USD 0.305
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Oct-2023	26-Oct-2023	26-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Oct-2028	26-Oct-2026	26-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Oct-2024	At par on 26-Oct-2024	At par on 26-Oct-2024
16	Subsequent call dates, if applicable	At par on each April and October 12, commencing Oct 12, 2024 up to and excluding the maturity date	At par on each April and October 26, commencing Oct 26, 2024 up to and excluding the maturity date	At par on each April and October 26, commencing Oct 26, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%-7.00%	6.30%	6.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LYA8</a>	<a href="#">Final Terms - CUSIP: 06368LYE0</a>	<a href="#">Final Terms - CUSIP: 06368LYF7</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LYG5	06368LYH3	06374VZ58
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.622	2.107	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Oct-2023	26-Oct-2023	3-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Oct-2026	26-Oct-2026	3-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-Oct-2024	At par on 26-Oct-2024	At par on 03-Feb-2024
16	Subsequent call dates, if applicable	At par on each April and October 26, commencing Oct 26, 2024 up to and excluding the maturity date	At par on each April and October 26, commencing Oct 26, 2024 up to and excluding the maturity date	At par on each February and August 3, commencing Feb 03, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.20%	6.05%	5.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LYG5</a>	<a href="#">Final Terms - CUSIP: 06368LYH3</a>	<a href="#">Final Terms - CUSIP: 06374VZ58</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VZ82	06375M3N3	06375M3P8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 2	USD 2.672
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Aug-2023	15-Aug-2023	8-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Aug-2025	15-Aug-2028	8-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Feb-2024	At par on 15-Aug-2024	At par on 08-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 15, commencing Feb 15, 2024 up to and excluding the maturity date	At par on each February and August 15, commencing Aug 15, 2024 up to and excluding the maturity date	At par on each February and August 8, commencing Feb 08, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.80%	5.70%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06374VZ82</a>	<a href="#">Final Terms - CUSIP: 06375M3N3</a>	<a href="#">Final Terms - CUSIP: 06375M3P8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M3Q6	06375M3S2	06375M3T0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 5	USD 5.264
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Aug-2023	21-Aug-2023	28-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Aug-2028	21-Aug-2026	28-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Aug-2024	At par on 21-Feb-2024	At par on 28-Feb-2024
16	Subsequent call dates, if applicable	At par on each February, May, August and November 16, commencing Aug 16, 2024 up to and excluding the maturity date	At par on each February and August 21, commencing Feb 21, 2024 up to and excluding the maturity date	At par on each February and August 28, commencing Feb 28, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.05%	5.85%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375M3Q6</a>	<a href="#">Final Terms - CUSIP: 06375M3S2</a>	<a href="#">Final Terms - CUSIP: 06375M3T0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M3U7	06375M3V5	06375M3W3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7	USD 5	USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Aug-2023	28-Aug-2023	28-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Aug-2028	28-Aug-2028	28-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Aug-2024	At par on 28-Aug-2024	At par on 28-Aug-2024
16	Subsequent call dates, if applicable	At par on last calendar day of February, May 29, August 29 and November 29, commencing Aug 29, 2024 up to and excluding the maturity date	At par on each February and August 28, commencing Aug 28, 2024 up to and excluding the maturity date	At par on each February and August 28, commencing Aug 28, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	6.10%	5.90%	6.00%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06375M3U7</a>	<a href="#">Final Terms - CUSIP: 06375M3V5</a>	<a href="#">Final Terms - CUSIP: 06375M3W3</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M3X1	06375M3Y9	06375M4A0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4	USD 2	USD 2.542
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Sep-2023	15-Sep-2023	19-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Sep-2028	15-Sep-2033	19-Sep-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Sep-2024	At par on 15-Sep-2025	At par on 19-Sep-2024
16	Subsequent call dates, if applicable	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the maturity date	At par on each March and September 15, commencing Sep 15, 2025 up to and excluding the maturity date	At par on each March, June, September and December 19, commencing Sep 19, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.90%	5.85%	6.30%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06375M3X1</a>	<a href="#">Final Terms - CUSIP: 06375M3Y9</a>	<a href="#">Final Terms - CUSIP: 06375M4A0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M4B8	06375M4C6	06375M4D4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.45	USD 8.5	USD 5.465
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2023	15-Sep-2023	25-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Sep-2033	15-Sep-2025	25-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Sep-2025	At par on 15-Sep-2024	At par on 25-Sep-2025
16	Subsequent call dates, if applicable	At par on each March and September 22, commencing Sep 22, 2025 up to and excluding the maturity date	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the maturity date	At par on each March and September 25, commencing Sep 25, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.15%	5.95%	5.65%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375M4B8</a>	<a href="#">Final Terms - CUSIP: 06375M4C6</a>	<a href="#">Final Terms - CUSIP: 06375M4D4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M4E2	06375M4F9	06375M4G7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7	USD 7	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Sep-2023	29-Sep-2023	29-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Sep-2026	29-Sep-2028	29-Sep-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Mar-2024	At par on 29-Sep-2024	At par on 29-Sep-2025
16	Subsequent call dates, if applicable	At par on each March and September 29, commencing Mar 29, 2024 up to and excluding the maturity date	At par on each March and September 29, commencing Sep 29, 2024 up to and excluding the maturity date	At par on each March and September 29, commencing Sep 29, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.00%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375M4E2</a>	<a href="#">Final Terms - CUSIP: 06375M4F9</a>	<a href="#">Final Terms - CUSIP: 06375M4G7</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M4H5	06375MCA1	06375MCB9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3.052	USD 3	USD 2.179
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Sep-2023	29-Sep-2023	11-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Sep-2028	29-Sep-2033	11-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Sep-2025	At par on 29-Sep-2025	At par on 11-Oct-2024
16	Subsequent call dates, if applicable	At par on each March, June, September and December 29, commencing Sep 29, 2025 up to and excluding the maturity date	At par on each March and September 29, commencing Sep 29, 2025 up to and excluding the maturity date	At par on each April and October 11, commencing Oct 11, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.25%	6.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375M4H5</a>	<a href="#">Final Terms - CUSIP: 06375MCA1</a>	<a href="#">Final Terms - CUSIP: 06375MCB9</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCC7	06375MCD5	06375MCE3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.685	USD 10	USD 4.835
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11-Oct-2023	18-Oct-2023	13-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11-Oct-2033	18-Oct-2028	13-Oct-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 11-Oct-2025	At par on 18-Oct-2024	At par on 13-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 11, commencing Oct 11, 2025 up to and excluding the maturity date	At par on each January, April, July and October 18, commencing Oct 18, 2024 up to and excluding the maturity date	At par on each April and October 13, commencing Oct 13, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.35%	6.50%	6.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MCC</a>	<a href="#">Final Terms - CUSIP: 06375MCD</a>	<a href="#">Final Terms - CUSIP: 06375MCE</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCF0	06375MCG8	06375MCH6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15	USD 13	USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Oct-2023	18-Oct-2023	18-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Oct-2025	18-Oct-2028	18-Oct-2038
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Apr-2024	At par on 18-Oct-2024	At par on 18-Oct-2026
16	Subsequent call dates, if applicable	At par on each April and October 16, commencing Apr 16, 2024 up to and excluding the maturity date	At par on each April and October 18, commencing Oct 18, 2024 up to and excluding the maturity date	At par on each April and October 18, commencing Oct 18, 2026 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.25%	6.35%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MCF</a>	<a href="#">Final Terms - CUSIP: 06375MCG</a>	<a href="#">Final Terms - CUSIP: 06375MCH</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCJ2	06375MCK9	06375MCL7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7	USD 8.5	USD 4.843
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Oct-2023	18-Oct-2023	20-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Oct-2026	18-Oct-2028	20-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Apr-2024	At par on 18-Oct-2025	At par on 20-Oct-2024
16	Subsequent call dates, if applicable	At par on each April and October 19, commencing Apr 19, 2024 up to and excluding the maturity date	At par on each January, April, July and October 18, commencing Oct 18, 2025 up to and excluding the maturity date	At par on each April and October 20, commencing Oct 20, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.20%	6.25%	6.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	MTN Prospectus	MTN Prospectus	MTN Prospectus
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	<i>Pricing Supplement (if applicable)</i>	Final Terms - CUSIP: 06375MCJ2	Final Terms - CUSIP: 06375MCK9	Final Terms - CUSIP: 06375MCL7

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCM5	06375MCN3	06375MCP8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 3.3	USD 9.928
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Oct-2023	31-Oct-2023	27-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Oct-2033	31-Oct-2028	27-Oct-2038
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Oct-2025	At par on 31-Oct-2024	At par on 27-Oct-2025
16	Subsequent call dates, if applicable	At par on each April 30 and October 31, commencing Oct 31, 2025 up to and excluding the maturity date	At par on each January 31, April 30, July 31 and October 31, commencing Oct 31, 2024 up to and excluding the maturity date	At par on each April and October 27, commencing Oct 27, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.50%	6.625%	7.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MCM</a>	<a href="#">Final Terms - CUSIP: 06375MCN</a>	<a href="#">Final Terms - CUSIP: 06375MCP8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCQ6	06375MCR4	06375MCS2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Oct-2023	26-Oct-2023	31-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Oct-2028	26-Oct-2026	31-Oct-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Oct-2024	N/A	At par on 30-Apr-2024
16	Subsequent call dates, if applicable	At par on each April 30 and October 31, commencing Oct 31, 2024 up to and excluding the maturity date	#N/A	At par on each April 30 and October 31, commencing Apr 30, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Coupon rate and any related index	6.40%	7.00%	6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	MTN Prospectus	MTN Prospectus	MTN Prospectus
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	<i>Pricing Supplement (if applicable)</i>	Final Terms - CUSIP: 06375MCQ	Final Terms - CUSIP: 06375MCR	Final Terms - CUSIP: 06375MCS

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LYQ3	06368LYU4	06368LYW0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	1.443	2.226
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6-Nov-2023	2-Nov-2023	2-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Nov-2028	2-Nov-2028	2-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 06-Nov-2024	At par on 02-Nov-2024	At par on 02-Nov-2024
16	Subsequent call dates, if applicable	On each May and November 6, commencing Nov 06, 2024 up to and excluding the maturity date	At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the maturity date	At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.50%	6.30%	6.10%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LYQ3</a>	<a href="#">Final Terms - CUSIP: 06368LYU4</a>	<a href="#">Final Terms - CUSIP: 06368LYW0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LYX8	06368LYV2	06368LYY6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.349	USD 0.703	5.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2023	2-Nov-2023	2-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2028	2-Nov-2028	2-Nov-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 02-Nov-2024	At par on 02-Nov-2024	At par on 02-Nov-2024
16	Subsequent call dates, if applicable	At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the maturity date	At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the maturity date	At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.85%	6.65%	6.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LYX8</a>	<a href="#">Final Terms - CUSIP: 06368LYV2</a>	<a href="#">Final Terms - CUSIP: 06368LYY6</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LZK5	06368LZJ8	06368LZG4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.345	USD 0.2	0.45
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Nov-2023	14-Nov-2023	10-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Nov-2026	14-Nov-2026	10-Nov-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Nov-2024	At par on 14-Nov-2024	At par on 10-Nov-2024
16	Subsequent call dates, if applicable	At par on each May and November 14, commencing Nov 14, 2024 up to and excluding the maturity date	At par on each May and November 14, commencing Nov 14, 2024 up to and excluding the maturity date	At par on each May and November 10, commencing Nov 10, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%-6.20%	6.20%-6.70%	6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LZK5</a>	<a href="#">Final Terms - CUSIP: 06368LZJ8</a>	<a href="#">Final Terms - CUSIP: 06368LZG4</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LZF6	06368LA48	06368LA22
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.45	0.04	USD 1.115
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Nov-2023	24-Nov-2023	24-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Nov-2030	24-Nov-2029	24-Nov-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Nov-2024	At par on 24-Nov-2024	At par on 24-Nov-2024
16	Subsequent call dates, if applicable	At par on each May and November 10, commencing Nov 10, 2024 up to and excluding the maturity date	At par on each May and November 24, commencing Nov 24, 2024 up to and excluding the maturity date	At par on each May and November 24, commencing Nov 24, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.33%	5.60%-5.85%	6.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LZF6</a>	<a href="#">Final Terms - CUSIP: 06368LA48</a>	<a href="#">Final Terms - CUSIP: 06368LA22</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LB39	06368LB54	06375MCT0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.499	1	USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Nov-2023	30-Nov-2023	2-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Nov-2026	30-Nov-2028	2-Nov-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Nov-2024	At par on 30-Nov-2024	At par on 02-May-2024
16	Subsequent call dates, if applicable	At par on each May and November 24, commencing Nov 24, 2024 up to and excluding the maturity date	At par on each May and November 30, commencing Nov 30, 2024 up to and excluding the maturity date	At par on each May and November 2, commencing May 02, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	6.10%	5.60%	6.35%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>			
		<a href="#">Final Terms - CUSIP: 06368LB39</a>	<a href="#">Final Terms - CUSIP: 06368LB54</a>	<a href="#">Final Terms - CUSIP: 06375MCT0</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCU7	06375MCV5	06375MCW3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.006	USD 2	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Nov-2023	15-Nov-2023	16-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Nov-2038	15-Nov-2028	16-Nov-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 09-Nov-2025	At par on 15-Nov-2024	At par on 16-Nov-2024
16	Subsequent call dates, if applicable	At par on each May and November 9, commencing Nov 09, 2025 up to and excluding the maturity date	At par on each February, May, August and November 15, commencing Nov 15, 2024 up to and excluding the maturity date	At par on each May and November 16, commencing Nov 16, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.00%	6.63%	6.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	MTN Prospectus	MTN Prospectus	MTN Prospectus
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	<i>Pricing Supplement (if applicable)</i>	Final Terms - CUSIP: 06375MCU	Final Terms - CUSIP: 06375MCV	Final Terms - CUSIP: 06375MCW

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCX1	06375MCY9	06375MCZ6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 11	USD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Nov-2023	17-Nov-2023	17-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Nov-2028	17-Nov-2026	17-Nov-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Nov-2024	At par on 17-May-2024	At par on 17-Nov-2025
16	Subsequent call dates, if applicable	At par on each May and November 16, commencing Nov 16, 2024 up to and excluding the maturity date	At par on each May and November 17, commencing May 17, 2024 up to and excluding the maturity date	At par on each May and November 17, commencing Nov 17, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.50%	6.15%	6.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MCX</a>	<a href="#">Final Terms - CUSIP: 06375MCY</a>	<a href="#">Final Terms - CUSIP: 06375MCZ</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MG25	06375MG33	06375MG41
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 23	USD 4	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Nov-2023	21-Nov-2023	22-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Nov-2025	21-Nov-2028	22-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-May-2024	At par on 21-May-2024	At par on 22-Nov-2024
16	Subsequent call dates, if applicable	At par on each May and November 21, commencing May 21, 2024 up to and excluding the maturity date	At par on each May and November 21, commencing May 21, 2024 up to and excluding the maturity date	At par on each May and November 22, commencing Nov 22, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Step up	Fixed
18	Coupon rate and any related index	6.00%	6.00%-7.35%	6.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MG25</a>	<a href="#">Final Terms - CUSIP: 06375MG33</a>	<a href="#">Final Terms - CUSIP: 06375MG41</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MG58	06375MG66	06375MG74
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 1.5	USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Nov-2023	30-Nov-2023	30-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Nov-2033	30-Nov-2028	30-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Nov-2025	At par on 30-Nov-2024	At par on 30-Nov-2025
16	Subsequent call dates, if applicable	At par on each May and November 22, commencing Nov 22, 2025 up to and excluding the maturity date	At par on the last day of February, May 30, August 30 and November 30, commencing Nov 30, 2024 up to and excluding the maturity date	At par on the last day of February, May 30, August 30 and November 30, commencing Nov 30, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.20%	6.50%	6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	MTN Prospectus	MTN Prospectus	MTN Prospectus
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	<i>Pricing Supplement (if applicable)</i>	Final Terms - CUSIP: 06375MG58	Final Terms - CUSIP: 06375MG66	Final Terms - CUSIP: 06375MG74

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LZX7	06368LZY5	06368LB70
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	7.5	7	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Dec-2023	1-Dec-2023	4-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Dec-2027	1-Dec-2027	4-Dec-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 01-Dec-2024	At par on 01-Dec-2024	At par on 04-Dec-2026
16	Subsequent call dates, if applicable	At par on each June and December 1, commencing Dec 01, 2024 up to and excluding the maturity date	At par on each June and December 1, commencing Dec 01, 2024 up to and excluding the maturity date	On each December 4, commencing Dec 04, 2026 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.74%	5.27%	Zero coupon, 6.9%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LZX7</a>	<a href="#">Final Terms - CUSIP: 06368LZY5</a>	<a href="#">Final Terms - CUSIP: 06368LB70</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LC46	06368LD37	06368LE28
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	21.065	3.31	0.318
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Dec-2023	15-Dec-2023	19-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Dec-2026	15-Dec-2034	19-Dec-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Jun-2024	At par on 15-Dec-2024	At par on 19-Jun-2024
16	Subsequent call dates, if applicable	At par on each June and December 12, commencing Jun 12, 2024 up to and excluding the maturity date	On each June and December 15, commencing Dec 15, 2024 up to and excluding the maturity date	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	Zero coupon, 7.00%	5.65%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LC46</a>	<a href="#">Final Terms - CUSIP: 06368LD37</a>	<a href="#">Final Terms - CUSIP: 06368LE28</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LE44	06368LD94	06368LD86
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.208	USD 0.094	USD 0.641
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Dec-2023	19-Dec-2023	19-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Dec-2028	19-Dec-2028	19-Dec-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Jun-2024	At par on 19-Jun-2024	At par on 19-Jun-2024
16	Subsequent call dates, if applicable	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the maturity date	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the maturity date	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	6.30%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LE44</a>	<a href="#">Final Terms - CUSIP: 06368LD94</a>	<a href="#">Final Terms - CUSIP: 06368LD86</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LE36	06368LE51	06368LE69
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	7.5	2.95	4.45
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Dec-2023	20-Dec-2023	20-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Dec-2030	20-Dec-2029	20-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Dec-2024	At par on 20-Dec-2024	At par on 20-Dec-2024
16	Subsequent call dates, if applicable	On each June and December 19, commencing Dec 19, 2024 up to and excluding the maturity date	At par on each June and December 20, commencing Dec 20, 2024 up to and excluding the maturity date	At par on each June and December 20, commencing Dec 20, 2024 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Zero coupon, 5.66%	5.65%	5.70%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	Final Terms - CUSIP: 06368LE36	Final Terms - CUSIP: 06368LE51	Final Terms - CUSIP: 06368LE69

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MG82	06375MG90	06375MGA7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.271	USD 5	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	7-Dec-2023	1-Dec-2023	13-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7-Dec-2026	1-Dec-2028	13-Dec-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 07-Jun-2024	At par on 01-Dec-2024	At par on 13-Dec-2025
16	Subsequent call dates, if applicable	At par on each June and December 7, commencing Jun 07, 2024 up to and excluding the maturity date	At par on each June and December 1, commencing Dec 01, 2024 up to and excluding the maturity date	At par on each June and December 13, commencing Dec 13, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.15%	6.00%	6.10%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MG82</a>	<a href="#">Final Terms - CUSIP: 06375MG90</a>	<a href="#">Final Terms - CUSIP: 06375MGA7</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGB5	06375MGC3	06375MGD1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3.61	USD 3	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Dec-2023	18-Dec-2023	15-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Dec-2028	18-Dec-2025	15-Dec-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Dec-2024	At par on 18-Jun-2024	At par on 15-Jun-2025
16	Subsequent call dates, if applicable	At par on each March, June, September and December 15, commencing Dec 15, 2024 up to and excluding the maturity date	At par on each June and December 18, commencing Jun 18, 2024 up to and excluding the maturity date	At par on each June and December 15, commencing Jun 15, 2025 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Step up	Fixed	Fixed
19	Coupon rate and any related index	5.50%-7.20%	5.35%	6.00%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06375MGB</a>	<a href="#">Final Terms - CUSIP: 06375MGC</a>	<a href="#">Final Terms - CUSIP: 06375MGD</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LF76	06375MGE9	06375MGF6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.412	USD 20	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Dec-2023	22-Dec-2023	22-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Dec-2030	22-Dec-2026	22-Dec-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Dec-2024	At par on 22-Jun-2024	At par on 22-Dec-2024
16	Subsequent call dates, if applicable	At par on each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date	At par on each June and December 22, commencing Jun 22, 2024 up to and excluding the maturity date	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.23%	5.70%	5.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>		<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>		<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06368LF76</a>	<a href="#">Final Terms - CUSIP: 06375MGE</a>	<a href="#">Final Terms - CUSIP: 06375MGF</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGG4	06375MGH2	06375MGJ8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.135	USD 1.12	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Dec-2023	22-Dec-2023	5-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Dec-2028	22-Dec-2028	5-Jan-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Dec-2024	At par on 22-Dec-2024	At par on 05-Jan-2025
16	Subsequent call dates, if applicable	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the maturity date	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the maturity date	At par on each January and July 5, commencing Jan 05, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.55%	5.50%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MGG</a>	<a href="#">Final Terms - CUSIP: 06375MGH</a>	<a href="#">Final Terms - CUSIP: 06375MGJ8</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGK5	06375MGL3	06375MGM1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 12	USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Jan-2024	5-Jan-2024	5-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Jan-2029	5-Jan-2029	5-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 05-Jan-2025	At par on 05-Jan-2025	At par on 05-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 5, commencing Jan 05, 2025 up to and excluding the maturity date	At par on each January and July 5, commencing Jan 05, 2025 up to and excluding the maturity date	At par on each January and July 5, commencing Jul 05, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.12%	5.25%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MGK</a>	<a href="#">Final Terms - CUSIP: 06375MGL</a>	<a href="#">Final Terms - CUSIP: 06375MGM</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGN9	06375MGP4	06375MGQ2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 58	USD 2	USD 3.481
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Jan-2024	22-Jan-2024	19-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jan-2026	22-Jan-2029	19-Jan-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	#N/A	At par on 22-Jan-2025	At par on 19-Jul-2025
16	Subsequent call dates, if applicable	#N/A	At par on each January, April, July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date	At par on each January and July 19, commencing Jul 19, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.50%	5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	MTN Prospectus	MTN Prospectus	MTN Prospectus
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	<i>Pricing Supplement (if applicable)</i>	Final Terms - CUSIP: 06375MGN	Final Terms - CUSIP: 06375MGP	Final Terms - CUSIP: 06375MGQ

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGR0	06368LG91	06368LJ72
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	0.262	0.582
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Jan-2024	12-Jan-2024	19-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Jan-2029	12-Jan-2029	19-Jan-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Jan-2025	At par on 12-Jul-2024	At par on 19-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 18, commencing Jan 18, 2025 up to and excluding the maturity date	At par on each January and July 12, commencing Jul 12, 2024 up to and excluding the maturity date	At par on each January and July 19, commencing Jul 19, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%	5.10%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>		
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>		
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MGR</a>	<a href="#">Final Terms - CUSIP: 06368LG91</a>	<a href="#">Final Terms - CUSIP: 06368LJ72</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LH25	06368LG83	06368LJ80
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.076	USD 0.254	USD 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Jan-2024	19-Jan-2024	30-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Jan-2027	19-Jan-2027	30-Jan-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Jul-2024	At par on 19-Jul-2024	At par on 30-Jan-2025
16	Subsequent call dates, if applicable	At par on each January and July 19, commencing Jul 19, 2024 up to and excluding the maturity date	At par on each January and July 19, commencing Jul 19, 2024 up to and excluding the maturity date	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.85%	5.60%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>			
		Final Terms - CUSIP: 06368LH25	Final Terms - CUSIP: 06368LG83	Final Terms - CUSIP: 06368LJ80

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LJ98	06368LK21	06368LK88
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.5	4	0.353
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jan-2024	19-Jan-2024	26-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jan-2029	19-Jan-2034	26-Jan-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Jan-2025	At par on 19-Jan-2029	At par on 26-Jan-2025
16	Subsequent call dates, if applicable	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date	On each January and July 19, commencing Jan 19, 2029 up to and excluding the maturity date	At par on each January and July 26, commencing Jan 26, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.02%	Zero coupon, 5.53%	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LJ98</a>	<a href="#">Final Terms - CUSIP: 06368LK21</a>	<a href="#">Final Terms - CUSIP: 06368LK88</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LK96	06368LK70	06375MGS8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.14	0.135	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Jan-2024	26-Jan-2024	23-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Jan-2034	26-Jan-2034	23-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-Jan-2025	At par on 26-Jan-2025	At par on 23-Jul-2024
16	Subsequent call dates, if applicable	On each January 26, commencing Jan 26, 2025 up to and excluding the maturity date	On each January 26, commencing Jan 26, 2025 up to and excluding the maturity date	At par on each January and July 23, commencing Jul 23, 2024 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.35%	Zero coupon, 6.00%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>			<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>			<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368LK96</a>	<a href="#">Final Terms - CUSIP: 06368LK70</a>	<a href="#">Final Terms - CUSIP: 06375MGS</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGT6	06375MGU3	06375MGV1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jan-2024	30-Jan-2024	29-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jan-2034	30-Jan-2029	29-Jan-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Jul-2025	At par on 30-Jan-2025	At par on 29-Jan-2025
16	Subsequent call dates, if applicable	At par on each January and July 30, commencing Jul 30, 2025 up to and excluding the maturity date	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date	At par on each January and July 29, commencing Jan 29, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.20%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<i>Prospectus / Base Shelf Prospectus / Short Form Prospectus</i>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<i>Supplement to Base Shelf Prospectus (if applicable)</i>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<i>Pricing Supplement (if applicable)</i>	<a href="#">Final Terms - CUSIP: 06375MGT</a>	<a href="#">Final Terms - CUSIP: 06375MGU</a>	<a href="#">Final Terms - CUSIP: 06375MGV</a>

**Main Features Of Regulatory Capital Instruments**  
(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGW9	06375MGX7	06375MGY5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8	USD 1.5	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Jan-2024	29-Jan-2024	31-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Jan-2027	29-Jan-2031	31-Jan-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Jul-2024	At par on 29-Jan-2026	At par on 31-Jan-2025
16	Subsequent call dates, if applicable	At par on each January and July 29, commencing Jul 29, 2024 up to and excluding the maturity date	At par on each January and July 29, commencing Jan 29, 2026 up to and excluding the maturity date	At par on the last day of January, April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date
17	<i>Coupons/dividends</i>			
18	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
19	Coupon rate and any related index	5.25%	5.35%	5.50%
20	Existence of a dividend stopper	No	No	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem	No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	N/A
26	If convertible, fully or partially	N/A	N/A	N/A
27	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion	N/A	N/A	N/A
29	If convertible, specify instrument type convertible into			
30	into	N/A	N/A	N/A
31	Write-down feature	No	No	No
32	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
34	If write-down, permanent or temporary			
34a	If temporary write-down, description of write-down mechanism			
35	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>	<a href="#">MTN Prospectus</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>	<a href="#">MTN Prospectus Supplement</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06375MGW</a>	<a href="#">Final Terms - CUSIP: 06375MGX</a>	<a href="#">Final Terms - CUSIP: 06375MGY</a>