	ions except as noted)	Included in both regulatory capital and TLAC Common Shares	Included in both regulatory capital and TLAC Preferred Shares Class B - Series 27	Included in both regulatory capital and TLAC Preferred Shares Class B - Series 29	Included in both regulatory capital and TLAC Preferred Shares Class B - Series 31	Included in both regulato capital and TLAC Preferred Shares Class B - Series 33
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	063671101 Canadian Federal and applicable Provincial laws	063679401 Canadian Federal and applicable Provincial laws	063679609 Canadian Federal and applicable Provincial laws	063679880 Canadian Federal and applicable Provincial laws	06367X200 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) Regulatory treatment	N/A	N/A	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Common Equity Tier 1 Eligible	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Common Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	23,412	500	400	300	200
	Par value of instrument Accounting classification	N/A Shareholders' Equity	500 Shareholders' Equity	400 Shareholders' Equity	300 Shareholders' Equity	200 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 No Maturity
.3	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	INO Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A N/A	Yes 25-May 2019 Redemable at	Yes 25-Aug-2019 Redemable at	Yes 25-Nov-2019 Redemable at	Yes 25-Aug-2020 Redemable
			Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
L6	Subsequent call dates, if applicable Coupons / dividends		Every 5 years	Every 5 years	Every 5 years	Every 5 years
7	Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	N/A	4.00%	3.90%	3.80%	3.80%
0	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
3	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	N/A N/A	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
			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.	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	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 circumstance	Financial Institutions is of the op that the Bank has ceased, or is a to cease, to be viable and that, a the conversion of all contingent instruments and taking into accumy any other factors or circumstand 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 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.	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.	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 o Financial Institutions to be non-viable.	that the viability of the Bank will 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 subdivis or agent or agency thereof with which the Bank would have be
25	If convertible, fully or partially	N/A	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 any provincial government or onlitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-	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 any provincial government or without or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable. Will fully convert into	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 apency thereof without which the Bank would have been determined by the Superintendent or Financial institutions to be non-	that the viability of the Bank will 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 application or agent or agency thereof with which the Bank would have bee determined by the Superintend Financial Institutions to be nonviable. Will fully convert into
	If convertible, fully or partially If convertible, conversion rate	N/A	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 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. Will fully convert into common shares upon NVCC common shares upon NVCC	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 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. Will fully convert into common shares upon NVCC	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 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. Will fully convert into common shares upon NVCCC common shares upon number shares up	(i) 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 approvincial government or political subdivisi or agent or agency thereof with which the Bank would have beet determined by the Superintende Financial Institutions to be nonviable. Will fully convert into common shares upon NV.
:6	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	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 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. Will fully convert into common shares upon 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 Mandatory	that the viability of the Bank will be restored or maintained; or (I) 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 any provincial government or any provincial government or political subdivision or agent or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory	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 any provincial government or onlitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 Mandatory	that the viability of the Bank will 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 any provincial government or any provincial government or oplitical subdivis or agent or agency thereof with which the Bank would have bee determined by the Superintend Financial Institutions to be non-viable. Will fully convert into common shares upon N' trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained be dividing (Multiplier x Sh: Valeas effort to the Prospectus Supplement
7 8 9	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	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 more support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal	that the viability of the Bank will be restored or maintained; or (t) 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 folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 Mandatory Common Shares Bank of Montreal	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 or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal	that the viability of the Bank wirestored 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 subdivior agent or agent or agenty thereof with which the Bank would have bed determined by the Superintene Financial institutions to be non-viable. Will fully convert into common shares upon N trigger event, each outstanding Series 33 Preferred Share would to converted to a number common shares equal to the quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal
6 7 8 9 0	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	N/A N/A N/A N/A N/A N/A N/A N/A	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 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. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal No N/A	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 any provincial government or apency therefor withouth the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 Mandatory Common Shares Bank of Montreal No N/A	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 any provincial government or any provincial government or any provincial government or high provincial governme	that the viability of the Bank wirestored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to acept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivior agent or agency three of with which the Bank would have be determined by the Superintene Financial Institutions to be non-viable. Will fully convert into common shares upon N trigger event Upon the occurrence of NVCC trigger event, eac outstanding Series 33 Preferred Share would to converted to a number common shares equal to the quotient obtained be dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A
6 17 18 19 10 11 12 13	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A NO N/A N/A N	appropriate, its 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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal NO N/A N/A	that the viability of the Bank will be restored or maintained; or (i) 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 any provincial government or any provincial government or or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory. Common Shares Bank of Montreal NO N/A N/A N/A	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 any provincial government or apentor which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal No N/A N/A	that the viability of the Bank wirestored 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 any provincial government or any provincial government or agent or
6 7 8 9 0 1 2 3	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A N/A N/A N/A N/A N/A N/A	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 any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal NO N/A	that the viability of the Bank will be restored or maintained; or (i) 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 determined by the Superintendent of financial institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal NO N/A	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 any provincial government or any provincial government or opplitcal subdivision or agent or agent or agent or agenty thereof without which the Bank would have been determined by the Superintendent o Financial institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal NO N/A	that the vability of the Bank wirestored 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 subdivior agent or agent or agent yeterof with which the Bank would have bed determined by the Superintent Financial institutions to be non viable. Will fully convert into common shares upon N trigger event, eac outstanding Series 33 Preferred Share would I converted to a number common shares equal the quotient obtained the dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A
6 7 8 9 0 1 2 3 4 a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately)	N/A N/A N/A N/A N/A NO N/A N/A N	appropriate, its 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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal NO N/A N/A	that the viability of the Bank will be restored or maintained; or (i) 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 any provincial government or any provincial government or or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory. Common Shares Bank of Montreal NO N/A N/A N/A	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 any provincial government or apentor which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal No N/A N/A	that the vability of the Bank wirestored 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 any provincial government or any provincial government or apent years and the same would have be determined by the Superintent Financial Institutions to be non viable. Will fully convert into common shares upon N trigger event Upon the occurrence of NVCC trigger event, eac outstanding Series 33 Preferred Share would I converted to a number common shares equal the quotient obtained the dividing (Multiplier x Sh Value) by Cornversion Pr Pleas Per Cornversion Pr Pleas Per Cornversion Pr Pleas Per Cornversion Pr Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A
6 7 8 9 0 1 2 3 4 a 5 6	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, unite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A	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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal NO N/A N/A N/A	that the viability of the Bank will be restored or maintained; or (i) 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 subject to the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	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 any provincial government or onlitetal subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent o Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	that the viability of the Bank we 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 have be determined by the Superinten Financial Institutions to be non viable. Will fully convert into common shares upon N trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 33 Preferred Share would converted to a number common shares equal the quotient obtained it dividing (Multiplier x Sh Value) by conversion P Pase prospectus Supplement Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A N/A N/A
6 7 8 9 0 1 2 3 4 a 5 6 7	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A N/A	appropriate, its 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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent or Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory. Common Shares Bank of Montreal NO N/A N/A N/A Subordinated Debt	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 any provincial government or apency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	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 any provincial government or any provincial government or any provincial government or high the Bank would have been determined by the Superintendent o Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event common shares upon 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	that the viability of the Bank we 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 any provincial government or any provincial government or oplitical subdiv or agent or agency thereof wit which the Bank would have be determined by the Superinten Financial Institutions to be non viable. Will fully convert into common shares upon N trigger event or agency thereof with the government of the converted to a number common shares and the quotient obtained it dividing (Multiplier x Sh Value) by Conversion Prelease refer to the prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt

⁽i) 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.

	n Features Of Regulatory Capital Instruments			
(\$ mil	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory
\vdash		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
		Series 44	Series 46	Series 50
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and	06368B108 Canadian Federal and	06368D4E1 Canadian Federal and
	•	applicable Provincial laws	applicable Provincial laws	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
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	400	350	500
9	date) 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
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redemable on or after 25- November-2023 at Par. No	Redemable on or after 25- May-2024 at Par. No	Redeemable during the period from October 26,
		contingent call dates.	contingent call dates.	2027 to and including November 26, 2027 at par.
				No contingent call dates.
16	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
	Coupon rate and any related index	4.85%	5.10%	7.373%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
23	Convertible or non-convertible (1) If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
24	ii convertible, conversion (rigger(s)	(a) the Superintendent of Financial	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that
		the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent of	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	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after	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	the conversion of all contingent instruments and taking into account	the conversion of all contingent instruments and taking into account
		any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained: or
		restored or maintained; or (b) a federal or provincial government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly	(b) a federal or provincial government in Canada publicly
		announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision or agent or agency thereof without	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	which the Bank would have been determined by the Superintendent of	which the Bank would have been determined by the Superintendent of
		Financial Institutions to be non- viable.	Financial Institutions to be non- viable.	Financial Institutions to be non- viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC
		trigger event	trigger event	trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each
		outstanding Series 44	outstanding Series 46	outstanding Series 50
		Preferred Share would be converted to a number of	Preferred Share would be converted to a number of	Preferred Share would be converted to a number of
		common shares equal to the quotient obtained by	common shares equal to the quotient obtained by	common shares equal to the quotient obtained by
		dividing (Multiplier x Share Value) by Conversion Price.	dividing (Multiplier x Share Value) by Conversion Price.	dividing (Multiplier x Share Value) by Conversion Price.
		Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for	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 If convertible, specify issuer of instrument it converts into	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal
30	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A
32	if write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
34	if write-abowi, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A
	··			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
٥,	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf	Short Form Base Shelf	Short Form Base Shelf
		Prospectus - May 23, 18	Prospectus - May 23, 18	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)			
⁽¹⁾ Th	e term "convertible" in the above table is interpreted to mean convertible into common			
	s. Certain of BMO's outstanding non-common capital instruments are convertible into			

¹⁴ 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.

	ions 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 regulate 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 Capita Notes, Series 3
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	0636LHJ8 Canadian Federal and	06368B5P9 State of New York, the	06368DJQ8 Canadian Federal and	06368DA87 Canadian Federal and	06368D8W7 Canadian Federal and
a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	applicable Provincial laws	Province of Ontario and the laws of Canada N/A	applicable Provincial laws N/A	applicable Provincial laws N/A	applicable Provincial law
4	Regulatory treatment 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 Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capita Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	650	Notes 658	1,250	Notes 750	1,000
-	date) Par value of instrument Accounting classification	650 Shareholders' Equity	USD 500 Shareholders' Equity	1,250 Shareholders' Equity	750 Shareholders' Equity	1,000 Shareholders' Equity
1	Original date of issuance	31-Jan-2023	30-Jul-2019	16-Sep-2020	15-Mar-2022	13-Sep-2022
2	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated
3	Original maturity date	No Maturity	No Maturity	26-Nov-2080	26-May-2082	26-Nov-2082
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable during the period from April 26, 2028	Yes Redeemable on or after 25- Aug-2024 at Par. No	Yes Redeemable on or after 26- Oct-2025 at Par. No	Yes Redeemable on or after 26- Apr-2027 at Par. No	Yes Redeemable on or after Oct-2027 at Par. No
		to and including May 26, 2028 at par. No contingent call dates.	contingent call dates.	contingent call dates.	contingent call dates.	contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 6 months	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends					
	Fixed or floating dividend/coupon	Fixed	Fixed until August 25, 2024	Fixed until November 26, 2025	Fixed until May 26, 2027	Fixed until November 2 2027
9	Coupon rate and any related index Existence of a dividend stopper	7.057% No	4.80% Yes	4.30% Yes	5.625% Yes	7.325% Yes
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Mandatory No	Mandatory No	Mandatory No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
		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 political subdivision	Superintendent is of the opinion that the Bank has cased, 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 prolitical subdivision	Superintendent is of the opinion that the Bank has ceased, or is about to case, to be viable and that, after the conversion of the Notes and all 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 or applict or significant the support of the provincial government or any provincial or agent or agent or agent or agent or agent or significant control or agent o	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 approvincial government or political subdivision	the Bank has ceased, or is aborecase, to be viable and that, af conversion of the Notes and all contingent instruments issued Bank and taking into account a other factors or circumstances are considered relevant or appropriate, it is reasonably lik that the viability of the Bank we restored or maintained; or (b) a federal or provincial government in Canada publich, 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 subdly political subdly government or government o
		or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have be
25	If convertible, fully or partially	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	which the Bank would have been f determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have be determined by the Superinten to be non-viable. Will fully convert into common shares upon N trigger event by virtue of the superintent of the superintent of the superintent of the superintent
26	If convertible, conversion rate	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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.	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 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.	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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.	Will fully convert into common shares upon N trigger event by virtue or recourse to the Preferre Shares Series 51 Upon the occurrence of NVCC trigger event, eac outstanding note would converted to a number common shares equal the quotient obtained it dividing (Multiplier x Nv Value) by Conversion Prelease refer to the Prospectus Supplement further details.
6		which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 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	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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	which the Bank would have be determined by the Superinten to be non-viable. Will fully convert into common shares upon N trigger event by virtue or recourse to the Preferro Shares Series 51 Upon the occurrence on NVCC trigger event, each outstanding note would converted to a number common shares equal the quotient obtained I dividing (Multiplier x Ni Value) by Conversion P Please refer to the Prospectus Supplement
6 7 8 9	If convertible, conversion rate If convertible, mandatory or optional conversion	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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.	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 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.	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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.	which the Bank would have be determined by the Superinten to be non-viable. Will fully convert into common shares upon N trigger event by virtue or recourse to the Preferro Shares Series 51 Upon the occurrence on NVCC trigger event, each outstanding note would converted to a number common shares equal the quotient obtained in dividing (Multiplier x N. Value) by Conversion Please refer to the Prospectus Supplement further details. Mandatory
6 7 8 9 0	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 Mandatory Common Shares Bank of Montreal No N/A	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 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 Prespectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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. Mandatory Common Shares Bank of Montreal No N/A	which the Bank would have be determined by the Superinten to be non-viable. Will fully convert into common shares upon N trigger event by virtue recourse to the Preferr Shares Series 51 Upon the occurrence o NVCC trigger event, ear outstanding note woul converted to a number common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion P Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal No N/A
6 7 8 9 0 1 2 3 4	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 Mandatory Common Shares Bank of Montreal No	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. 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. Mandatory Common Shares Bank of Montreal No	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 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. Mandatory Common Shares Bank of Montreal No	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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. Mandatory Common Shares Bank of Montreal No	which the Bank would have be determined by the Superinten to be non-viable. Will fully convert into common shares upon N trigger event by virtue recourse to the Preferr Shares Series 51 Upon the occurrence o NVCC trigger event, ear outstanding note woul converted to a number common shares equal I the quotient obtained dividing (Multiplier x N Value) by Conversion P Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal No
16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately)	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. 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 Mandatory Common Shares Bank of Montreal No N/A N/A	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 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. Mandatory Common Shares Bank of Montreal No N/A N/A	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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. Mandatory Common Shares Bank of Montreal No N/A N/A	which the Bank would have be determined by the Superinten to be non-viable. Will fully convert into common shares upon N trigger event by virtue recourse to the Preferr Shares Series 51 Upon the occurrence o NVCC trigger event, ear outstanding note woul converted to a number common shares equal I the quotient obtained dividing (Multiplier x N Value) by Conversion P Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal No N/A N/A
6 7 8 9 0 1 2 3 4 a 5 6	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compiliant transitioned features	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. 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 Common Shares Bank of Montreal No N/A N/A N/A	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 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. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	which the Bank would have be determined by the Superinten to be non-viable. Will fully convert into common shares upon N trigger event by virtue recourse to the Prefern Shares Series 51 Upon the occurrence o NVCC trigger event, each outstanding note woul converted to a number common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion P Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal No N/A
6 7 8 9 0 1 2 3 4 a 5 6	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, mite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	which the Bank would have be determined by the Superinter to be non-viable. Will fully convert into common shares upon I trigger event by virtue recourse to the Preferr Shares Series 51 Upon the occurrence of NVCC trigger event, ea outstanding note woul converted to a number common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt

⁽i) 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.

ſ	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
ightharpoonup		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC	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	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	US06368BGS16 State of New York, the	US06368BQ686 State of New York, the	06369ZCE2 Canadian Federal and	CA06369ZCF95 Canadian Federal and	CA06369ZCG78 Canadian Federal and
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	Province of Ontario and the laws of Canada	laws of Canada	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules	N/A Tier 2	N/A Tier 2	N/A Tier 2	N/A Tier 2	N/A Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,523	0	985	1,248	989
	Par value of instrument Accounting classification	USD 1,250 Liability - amortized cost	USD 850 Liability - amortized cost	1,000 Liability - amortized cost	1,250 Liability - amortized cost	1,000 Liability - amortized cost
	Original date of issuance Perpetual or dated	12-Dec-2017 Dated	05-Oct-2018 Dated	16-Sep-2019 Dated	17-Jun-2020 Dated	22-Jul-2021 Dated
13	Original maturity date	15-Dec-2032	05-Oct-2028	17-Sep-2029	17-Jun-2030	22-Jul-2031
	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	N/A	N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until Sept 17, 2024	Fixed until June 17, 2025	Fixed until July 22, 2026
	Coupon rate and any related index	3.803%	4.338%	2.88%	2.077%	1.928%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
21	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Noncompage of commercial Convertible (1) If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		Superintendent is of the opinion that the Bank has cased, 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	Superintendent is of the opinion that the Bank has ceased, or is about to case, 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	Superintendent is of the opinion that the Bank has ceased, or is about to case, to be viable and that, after the conversion of the Notes and all conversion of the Notes and all conversion of the Notes and all sank 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	Superintendent is of the opinion that the Bank has cessed, or is about to cesse, 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 any provincial government or any provincial government or any provincial support.	Superintendent is of the opinion that he Bank has cased, or is about to case, 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 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.	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.	government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent to be non-viable.	government or political subdivision or agent or agency there of without which the Bank would have been determined by the Superintendent to be non-viable.	government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent	or agent or agency thereof without which the Bank would have been determined by the Superintendent	or agent or agency thereof without which the Bank would have been determined by the Superintendent	or agent or agency thereof without which the Bank would have been determined by the Superintendent
26	If convertible, conversion rate	government or political subdivision or agent or agent or agent pared without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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.	government or political subdivision or agent or agent or agent yetered without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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.
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event 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. Mandatory Common Shares	government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event 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. Mandatory Common Shares	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No	poverment or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No
26 27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. 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. Mandatory Common Shares Bank of Montreal	government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. 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. Mandatory Common Shares Bank of Montreal	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. 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. Mandatory Common Shares Bank of Montreal	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	government or political subdivision or agent or agent or agent parel without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A	government or political subdivision or agent or agent or agent yetered without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal NO N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. 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. Mandatory Common Shares Bank of Montreal No N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 Yalue) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt
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⁽i) 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.

Supplementary in graph filts or thorough covering to opinion discount of the control opinion of the control opinion opinion of the control opinion opi		n Features Of Regulatory Capital Instruments			
Dispertitional livery Control Procedure Section From Statement	(\$ mill	ions except as noted)			Included in both regulatory
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United According logic CLUB - Disk or Becompact Specimens of Commission					
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Accordance beneformed and extraction of the concentration of the conce					
Accordance beneformed and extraction of the concentration of the conce	2	Unique identifier (eq.CUSID, ISIN ex.Placembers identifier for private placement)	LICOCOCODUTOO	CA063607CHE1	CA063607C119
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Section of the first of the first place instruments operated by Great Into 1 (No. 1) For extracting the section of the first place instruments of the first place of				applicable Provincial laws	applicable Provincial laws
The process of the programment of the process of th	3a	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
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accepted or agreed to accept a capital injection, or equalwent support, from the federal support from the federal s			government in Canada publicly	government in Canada publicly	government in Canada publicly
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powerment or political subdivision or agent or agent petreed without which the Basis would have been determined by the Supermented to the somewheth of the Supermented to the non-value. 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, conversion rate 28 If convertible, conversion rate 29 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. 29 If convertible, specify issure of instrument it converts into 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. 29 If convertible, specify issure for instrument it converts into Common shares. 29 If convertible, specify instrument type converts into Common shares. 20 If convertible, specify instrument type converts into Common shares. 20 If convertible, specify instrument type converts into Common shares. 20 If convertible, specify instrument type converts into Common shares. 21 If convertible, specify instrument type converts into Common shares. 22 If convertible, specify instrument type convertible into Common shares. 23 If the convertible prospectus of instrument it converts into Common shares. 24 If convertible, specify instrument type convertible into Common shares. 25 If convertible prospectus of instrument it converts into Common shares. 26 If convertible prospectus of instrument it converts into Common shares. 27 If convertible prospectus of instrument it converts into Common shares. 28 If convertible prospectus of instrument it instrument it instrument it converts into Common shares. 29 If convertible prospectus of instrument it			support, from the federal	support, from the federal	support, from the federal
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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 instrument type convertible into 29 If convertible, specify instrument type convertible 29 If convertible, specify instrument type convertible 20 If overtible, specify instrument type immediately 20 If overtible, specify instrument or temporary 20 If overtible, specify instrument or temporary 20 If overtible, specify instrument or temporary 20 If remporary write-down, feature 20 If convertible, specify instrument or temporary 21 If pospectus of specify instrument type immediately 22 If remporary write-down description of write-up mechanism 23 If vertice down, full or partial 24 Sport of specify instrument or temporary 25 If convertible, specify instrument or temporary 26 If convertible, specify instrument in converts into 27 If convertible, specify instrument in converts into 28 If convertible, specify instrument in converts into 29 If convertible, specify instrument in converts into 29 If convertible, specify instrument in converts into 20 If convertible, specify instrument in converts into 21 If convertible, specify instrument in converts into 22 If convertible, specify instrument in converts into 23 If write-down, full or partial 24 If convertible, specify instrument in converts into 25 If convertible, specify instrument in converts into 26 If convertible, specify instrument in converts into 27 If convertible, specify instrument in converts into 28 If convertible, specify instrument in converts into 29 If convertible, specify instrument in converts into 20 In the details. 20 If convertible, specify instrument in converts into 20 In the details. 21 If convertible, specify instrument in converts into 22 If convertible, specify instrument in converts into 23 If write-down, full or partial 24 If convertible, specify instrument in converts in the convertible into 25			determined by the Superintendent	determined by the Superintendent	which the Bank would have been determined by the Superintendent
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common shares upon NVCC trigger event trigger event, each outstanding note would be converted to a number of common shares event the trigger event, each outstanding note would be converted to a number of common shares event trigger event, each outstanding note would be converted to a number of common shares event trigger event, each outstanding note would be converted to a number of common shares event trigger event, each outstanding note would be converted to a number of common shares event the prospectus Supplement trigger event, each outstanding note would be converted to a number of common shares event the prospectus Supplement trigger event, each outstanding note would be converted to a number of common shares event the prospectus Supplement trigger event, each outstanding note would be converted to a number of common shares event trigger event trigger event trigger					
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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. 27 If convertible, specify instrument type convertible into Common Shares Shares Common	23	in convertible, fully of partially	common shares upon NVCC	common shares upon NVCC	common shares upon NVCC
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NVCC trigger event, each outstandling 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 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down, full or partial 30 Write-down, full or partial 31 If write-down, full or partial 31 If write-down, full or partial 32 If tremporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A N/					
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 28 if convertible, specify instrument type convertible into Common Shares No No No No No No No No No No No No No No No No No No No No No No No No No No No No No No No No No No No No No 32 if write-down, full or partial N/A N/A N/A 34 if temporary write-down, description of write-up mechanism N/A N/A N/A 34 if temporary write-down, description of write-up mechanism N/A N/A N/A 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus VSD Prospectus - Apr 27 17 VSD Prospectus Supplement - Prospectus Suppl Series L	26	ir convertible, conversion rate	NVCC trigger event, each	NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each
common shares equal to the quotient obtained by dividing (Multiplier x Note 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 N					outstanding note would be converted to a number of
dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If formyertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 20 If convertible, specify instrument type convertible into 30 Write-down feature 30 Write-down, rite-down trigger(s) 31 If write-down, write-down trigger(s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non No 37 If yes, specify non-compliant features No No No No No No No No No N			1	·	common shares equal to
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further details. further details. further details. further details. further details. 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 20 If convertible, specify instrument type convertible into 20 If convertible, specify instrument type convertible into 20 If convertible, specify instrument type convertible into 21 If write-down feature 22 If convertible, specify instrument type convertible into 23 If write-down feature 24 No 25 No 26 No 27 No 28 If write-down feature NO NO NO NO NO NO NO NO NO N			Please refer to the	Please refer to the	
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 No No 31 If write-down, write-down trigger(s) N/A N/A N/A N/A 32 If write-down, full or partial N/A Start-down, description of write-up mechanism N/A					Prospectus Supplement for further details.
29 If convertible, specify issuer of instrument it converts into 8 Bank of Montreal 8 Divertified 9 Prospectus Supplement - 9 Prospectus Supple Series L 9 Prospectus Suppl					
31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, pull or partial 34 If write-down, peranent or temporary N/A 34 If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A N/	29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal
32 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	31	If write-down, write-down trigger(s)			
34 If temporary write-down, description of write-up mechanism N/A	32	If write-down, full or partial	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior Debt	34	If temporary write-down, description of write-up mechanism			
senior to instrument) 36 Non-compliant transitioned features No N			Saniar Dobt	Sonior Dobt	Sonior Dobt
37 if yes, specify non-compliant features N/A N/A N/A N/A N/A N/A N/A N/		senior to instrument)			
Prospectus / Base Shelf Prospectus / Snort Form Prospectus USD Prospectus - Apr 27 1/ Prospectus - March 11, 22 Prospectus - Dec 22, 20 Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement - Prospectus Suppl Series L Prospectus Suppl Series L					
Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement - Prospectus Suppl Series L. Prospectus Suppl Series L.		Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17		Short Form Base Shelf
		·			
		Supplement to Base Shelf Prospectus (if applicable)			Prospectus Suppl Series M MTN
Pricing Supplement (If applicable) Tranche 1 Tranche 1		Pricing Supplement (If applicable)			Pricing Suppl Series M MTN -
1) 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	⁽¹⁾ Th	e term "convertible" in the above table is interpreted to mean convertible into common			

¹⁻³ 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.

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Worthean	Dank of Worthean	Bank of World ear
2	private placement)	06367WHH9	CA06368B2H05	XS1966819812
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
3	Means by which enforceability requirement of Section 13 of	Cariaua	Ontario and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in millions,			
8	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	N1/A	21/2	N1 / A
15 16	amount Subsequent call dates, if applicable	N/A N/A	N/A N/A	N/A N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
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
	ZASCONOC ON A ANNACINA STOPPON			
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			
20	If convertible, specify instrument type convertible into			
28	in 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			
2.4	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Evernation from	Exemption from
245	Type of subordination		Exemption from	•
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari nassu to Donosit
35	instrument type immediately senior to instrument)	Liabilities	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
37	ii yes, specify non-compliant features	N/A		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>N/A</u>	NIP Prospectus – Sept 24, 2018
		LICD Proces store		
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18	<u>N/A</u>	NIP Prospectus Supplement - Feb 28, 2019
		Pricing Suppl Series E USD	CAD Senior Term Sheet - Mar	Pricing Supplement – Series
	Pricing Supplement (if applicable)	MTN Jan 31 19	06, 2019	190 NIP
		<u>ıvı i N Jan 31 19</u>	<u>00, 2019</u>	190 NIP

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
		N		N 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
2	Commission love (a) of the instrument	New York, Ontario and	New South Wales, Ontario	New South Wales, Ontario
3	Governing law(s) of the instrument	Canada	and Canada	and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractau	Contractadi
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
	Amount recognised in regulatory capital (Currency in millions,			
8	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
1.4		N1/A	N1/A	N1/A
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
	Coupons/dividends	1477	1477	1477
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			
20	If convertible executive convertible executive			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	INO	INO	INU
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	USD Prospectus - Apr 27 17	AUD Information Memorandum - Jul 08 19	AUD Information Memorandum - Jul 08 19
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18	N/A	N/A
		Pricing Suppl Series E USD	Pricing Suppl Series 6 AUD	Pricing Suppl Series 7 AUD
	Pricing Supplement (if applicable)	MTN Jun 25 19	MTN Jul 17 19	MTN Jul 17 19
	l			

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not		
		included in regulatory	Included in TLAC not	Included in TLAC not
		capital	included in regulatory capital	included in regulatory capita
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Worth Car	Dank of World Car	Barne of World Car
2	private placement)	CA06368B5B08	XS2053390600	XS2068976195
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
22	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Optional call date, contingent call dates and redemption			.,,,,,
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends 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 Communications	No Cumulative	No Correcte time
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
20	If a more than a saif. in the man and the man a consential a inter-			
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 33	If write-down, full or partial If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari nassu to Donosit
35	instrument type immediately senior to instrument)	Liabilities	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
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Prospectus – Sept 24, 2018	NIP Prospectus – Sept 24, 2018
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement – Jul 11, 2019	NIP Prospectus Supplement – Jul 11, 2019
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jul	Final Terms – Series 192 NIP	Final Terms – Series 198 NIP
	. 0	<u>29, 2019</u>		

	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	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
	private placement)	CA00300DCV43		
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			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
1.4	Issuer call subject to prior supervisory empreyal	at par on or after 03-Jan- 2025	N/A	at par on or before 22-Ja 2026
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	at par on or after 03-Jan-	IN/A	at par on or before 22-Ja
15	amount	2025	N/A	2026
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
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	No	No	No
30	Write-down feature If write-down, write-down trigger (s)	No	No	No
31				
32 33	If write-down, full or partial If write-down, permanent or temporary			
JJ	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
J/	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20
	Sunniament to Rase Shelf Dresnectus (if applicable)	NI/A	USD Prospectus Supplement -	USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement - Apr 20 20	USD Prospectus Suppleme
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	N/A CAD Senior Term Sheet - Jan		

Main Feat	tures Of Regulatory Capital Instruments			
	s except as noted)			
(,,	,	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		oupreur	Capital	oupreur
4	lance.	Donk of Mantagal	Donly of Manager	Donk of Montreel
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368DPC2	06368DTH7	06367TQW3
				New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Canada
2 -	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
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
14		at par on or after 10-Feb-	at par on or after 28-Apr-	IN/A
15	amount	2026	2026	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends 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 Cumulative	No	No Cumulative
22	Noncumulative or cumulative Convertible or non-convertible	Non-convertible	Cumulative Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
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	Na	N.a.	Na
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
2.4	To a confined and a confined	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	<u>N/A</u>	<u>N/A</u>	USD Prospectus - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	<u>N/A</u>	USD Prospectus Supplement - Apr 20 20
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Mar 10, 2021	CAD Senior Term Sheet - May 28, 2021	Pricing Suppl Series F USD MTN Jul 12 21
		10, 2021	20, 2021	IVI I I JUI 12 ZI

	tures Of Regulatory Capital Instruments			
\$ million	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06367WYQ0	XS2384698721	06368FAC3
		Now York Ontario and		Now Vark Ontario and
3	Governing law(s) of the instrument	New York, Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Canada	Ontario and Canada	Callaua
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
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
	Amount recognised in regulatory capital (Currency in millions,			
8	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 Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	,		•
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			
	If temporary write-down, description of write-down			
		Ť		
34	mechanism			
34		Exemption from	Exemption from	Exemption from
34 34a		Exemption from subordination	Exemption from subordination	Exemption from subordination
	Type of subordination	subordination	subordination	subordination
34a	Type of subordination Position in subordination hierarchy in liquidation (specify	subordination Pari passu to Deposit	subordination Pari passu to Deposit	subordination Pari passu to Deposit
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No	Pari passu to Deposit Liabilities No N/A
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 20 20 USD Prospectus Supplement -	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 20 20 USD Prospectus Supplement
34a 35 36	mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 20 20	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021	subordination Pari passu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368FAD1	06368FAE9	06368FAF6
	,			
		New York, Ontario and	New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Canada	Canada	Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in millions,			
8	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
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			-1
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)	Tron convertible		
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			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
1 _	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Dragmachus / Basa Shalf Dragmachus / Shart Farm Brand	LICD Description A 20.00	LICD Description A 20.00	LICD Description A 20.33
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20
-		USD Prospectus Supplement -	USD Prospectus Supplement -	USD Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	Apr 20 20	Apr 20 20	Apr 20 20
		Pricing Suppl Series F USD	Pricing Suppl Series F USD	Pricing Suppl Series F USD
	Pricing Supplement (if applicable)	MTN Sep 15 21	MTN Jan 10 22	MTN Jan 10 22
ļ	1			

		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	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
	p			
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			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A	N/A	N/A
/	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	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
	Coupons/dividends			
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 26	If convertible, fully or partially 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			
24	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20	USD Prospectus Supplement - Apr 20 20	USD Prospectus Suppleme Apr 20 20
	Pricing Supplement (if applicable)	Pricing Suppl Series F USD	Pricing Suppl Series F USD	Pricing Suppl Series F US

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	In alcohol in TIAC and	In alcohol in TIAC and	In all ded in TIAC and
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368DW260	XS2474239071	CA06368D3U60
2	Coverning law(a) of the instrument	Outouis and Conside	Outorio and Conodo	Ontonia and Canada
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
2-	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	Cambuantural	Cambusatural	Cambrachual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
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
	Amount recognised in regulatory capital (Currency in millions,	Other TEACHISTIANIENT	Other TEACHISH WILLEND	outer TEACHISH UITHEIN
8	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
	Original maturity date	at par on or after March 1,	1 Way 2025	at par on or after May 1,
14	Issuer call subject to prior supervisory approval	2027	N/A	2027
	Optional call date, contingent call dates and redemption	at par on or after March 1,	1477	at par on or after May 1,
15	amount	2027	N/A	2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends		.,,	
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
	I WITTE GOWITTERLUIE	110	1110	140
31	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s) If write-down, full or partial			
31 32 33	If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
32	If write-down, full or partial			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Exemption from	Exemption from	Exemption from
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	· •	· ·	•
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	· •	· ·	•
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	subordination	subordination	subordination
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit	subordination Pari passu to Deposit
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	subordination Pari passu to Deposit Liabilities No N/A	Pari passu to Deposit Liabilities No	Pari passu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	subordination Pari passu to Deposit Liabilities No	Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16,	subordination Pari passu to Deposit Liabilities No
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	subordination Pari passu to Deposit Liabilities No N/A	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021	Pari passu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	subordination Pari passu to Deposit Liabilities No N/A N/A	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	Pari passu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	subordination Pari passu to Deposit Liabilities No N/A N/A N/A	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021	subordination Pari passu to Deposit Liabilities No N/A N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	subordination Pari passu to Deposit Liabilities No N/A N/A	subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	subordination Pari passu to Deposit Liabilities No N/A N/A

Main Foo	tures Of Regulatory Capital Instruments			
	s except as noted)			
,,,		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		Capital	oup.tu.	oup.ru.
	lana.	Dowle of Manager	Donly of Manager	Dank of Mantucal
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368D3S1	06368D3T9	XS2489616867
		New York, Ontario and	New York, Ontario and	
3	Governing law(s) of the instrument	Canada	Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Carraga	Carraga	
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in millions,	N1/A	N1/A	N1/A
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,300	USD300	GBP75
10 11	Accounting classification Original date of issuance	Liability - amortised cost 7-Jun-2022	Liability - amortised cost 7-Jun-2022	Liability - amortised cost 9-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Jun-2025	7-Jun-2025	9-Jun-2025
13	Original maturity date	7-3411-2023	7-3011-2023	3-Juli-2023
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount Cubes weet call dates if applicable	N/A N/A	N/A N/A	N/A N/A
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	N/A
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			
	If temporary write-down, description of write-down			
34	mechanism	5	Formula 6	Europetia f
245	Type of subordination	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	USD Prospectus - May 26 22	USD Prospectus - May 26 22	NIP Prospectus – July 16, 2021
	Constant to Bose Ch. M.D	USD Prospectus Supplement -	USD Prospectus Supplement -	NIP Prospectus Supplement –
	Supplement to Base Shelf Prospectus (if applicable)	May 26 22	May 26 22	May 25, 2022
	Pricing Supplement (if applicable)	Pricing Suppl Series F USD	Pricing Suppl Series F USD	Final Terms – Series 266 NIP
İ	Greek (abbuseus)	MTN Jun 07 22	MTN Jun 07 22	

HIIIIIOIII	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	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 cos
11	Original date of issuance	15-Jun-2022	17-Jun-2022	27-Jun-2022
12	Perpetual or dated	Dated 15-Jun-2027	Dated 17-Jun-2025	Dated 27-Jun-2034
13	Original maturity date	15-Juli-2027	17-Juli-2025	27-Juli-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
	Coupons/dividends			
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 27	If convertible, conversion rate 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			
J-T	meenanism	Exemption from	Exemption from	Exemption from
	Type of subordination	subordination	subordination	subordination
34a	1	I	Pari passu to Deposit	Pari passu to Deposit
34a	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	i ari passa to Deposit	
34a 35	instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Liabilities	Liabilities
	instrument type immediately senior to instrument) Non-compliant transitioned features	Liabilities No	Liabilities No	Liabilities No
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Liabilities No	Liabilities No	No N/A
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Liabilities No N/A NIP Prospectus – July 16,	Liabilities No N/A NIP Prospectus – July 16,	Liabilities No N/A NIP Prospectus – July 1:

	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	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
			New York, Ontario and	Now York Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	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
1	Regulatory treatment Transitional Pacel III rules	NI/A	N/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6		N/A	N/A	N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other ILAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	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
15 16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	N/A	N/A	IN/A
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			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	NIP Prospectus – July 16, 2021	USD Prospectus - May 26 22	USD Prospectus - May 26
		1	<u> </u>	L
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement –	USD Prospectus Supplement -	USD Prospectus Suppleme
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – May 25, 2022	USD Prospectus Supplement - May 26 22 Pricing Suppl Series H USD	USD Prospectus Suppleme May 26 22 Pricing Suppl Series H US

<u>million</u>	itures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS2550101740	CA06368LEY89	06368LGU4
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Official of and Carlada	Ontario and Canada	Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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	N1/A	at par on or after Nov 7,	21/2
15 16	Subsequent call dates, if applicable	N/A N/A	2027 N/A	N/A N/A
	Coupons/dividends	1471	1471	1477
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			
24-	Tuna of sub-audinosia.	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A NIP Prospectus – July 15, 2022	N/A <u>N/A</u>	N/A USD Prospectus - May 26
	I and the second	<u> 2022</u>		
	Supplement to Base Shalf Diseasestive (if annihilation)	NIP Prospectus Supplement –	NI/A	USD Prospectus Suppleme
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	NIP Prospectus Supplement – May 25, 2022	N/A CAD Senior Term Sheet - Dec	USD Prospectus Suppleme May 26 22 Pricing Suppl Series H US

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
4	leaves.	Double of Manager	David of Mantucal	Dank of Mantucal
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368LGW0	06368LGV2	XS2580656549
	F y			
_		New York, Ontario and	New York, Ontario and	
3	Governing law(s) of the instrument	Canada	Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in millions,		.	[.
8	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 Original maturity date	Dated 12-Dec-2024	Dated 1-Feb-2028	Dated 27-Jan-2028
15	Original maturity date	12-Dec-2024	at par on or after January	27-Jd11-2020
14	Issuer call subject to prior supervisory approval	N/A	01, 2028	N/A
	Optional call date, contingent call dates and redemption	14//	at par on or after January	11971
15	amount	N/A	01, 2028	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
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 No	Mandatory	Mandatory
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	No Cumulative	No 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			
	If temporary write-down, description of write-down			
34	mechanism			
24-	Type of subordination	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	USD Prospectus - May 26 22	USD Prospectus - May 26 22	NIP Prospectus – July 15, 2022
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	USD Prospectus Supplement -	NIP Prospectus Supplement –
	. , , , , , , , , , , , , , , , , , , ,	May 26 22	May 26 22	<u>Dec 09, 2022</u>
	Pricing Supplement (if applicable)	Pricing Suppl Series H USD MTN Dec 12 24	Pricing Suppl Series H USD MTN Feb 01 28	Final Terms – Series 309 NIP
1		IVITIN DEC 12 24	IVITIN FED UT 28	

Included in TLAC not included n		tures Of Regulatory Capital Instruments			
Included in regulatory capital C	(\$ million	s except as noted)			L L L TIAG
aptal capital					
Lisuer Sank of Montreal Sank of Montreal Sank of Montreal Sank of Montreal Dank of Montreal Da				· ,	
Unique identifier (og CUSP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Ferm Sheet is achieved flor other TLAC-eligible instruments governed by foreign aw) Regulatory treatment 1 Transformal Sasel III rules N/A			capital	capital	capital
Unique identifier (og CUSP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Ferm Sheet is achieved flor other TLAC-eligible instruments governed by foreign aw) Regulatory treatment 1 Transformal Sasel III rules N/A					
Unique identifier (og CUSP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Ferm Sheet is achieved flor other TLAC-eligible instruments governed by foreign aw) Regulatory treatment 1 Transformal Sasel III rules N/A					
2 private placement) CH1243018814 X52607352098 CA063681NK84 3 Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Ferm Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Contractual Contractual Contractual Contractual Regulatory retorient NA	1		Bank of Montreal	Bank of Montreal	Bank of Montreal
Soverning law(s) of the instrument Ontario and Canada Ontario and Canada Means by which enforceability requirement of Section 13 of the TAC Term Steet is achieved (for other TIAC-eligible instruments governed by foreign law) Contractual Cont	_				
Means by which enforceability requirement of Section 13 of the Tunce Here is solitive (for other Tunce-eligible instruments governed by foreign law) Regulocyr treatment A Transitional Basel III rules NA N/A N/A N/A N/A Eligible at sol/group/group/sologologologologologologologologologolo		private placement)	CH1243018814	XS2607352098	CA06368LNK84
Means by which enforceability requirement of Section 13 of the Tunce Here is solitive (for other Tunce-eligible instruments governed by foreign law) Regulocyr treatment A Transitional Basel III rules NA N/A N/A N/A N/A Eligible at sol/group/group/sologologologologologologologologologolo					
Means by which enforceability requirement of Section 13 of the Tunce Here is solitive (for other Tunce-eligible instruments governed by foreign law) Regulocyr treatment A Transitional Basel III rules NA N/A N/A N/A N/A Eligible at sol/group/group/sologologologologologologologologologolo	3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
the TLAC Term Sheet is achieved (for other TLAC-eligible instruments; governed by Foreign law) fingulation; frostment 4 Transfinance alseel II rules N/A			Ontario ana Canada	Ontario ana Canada	Ontario ana Canada
Instruments governed by foreign law) Contractual Contractual	3a				
Regulatory treatment			Contractual	Contractual	Contractual
4 Transitional Basel III rules N/A					
6 Eligible at solo/group/sroup&solo N/A N/A N/A N/A N/A N/A N/A Other TLAC instrument N/A N/A N/A Set of most recent reporting date) N/A	4		N/A	N/A	N/A
Amount recognised in regulatory capital (Currency in millions. Amount recognised in regulatory capital (Currency in millions. Amount recognised in regulatory capital (Currency in millions. Accounting dissification Accounting dissification Liability - amortised cost Liability	5	Post-transitional Basel III rules	N/A	N/A	N/A
Amount recognised in regulatory capital (Currency in millions N/A	6	Eligible at solo/group/group&solo	N/A	N/A	N/A
8 as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument CHF185 IPY10,000 CAD2,000 10 Accounting classification Uability - amortised cost Lability - amortised cost Dated Dat	7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument OH:185 D1 Accounting classification Understanding continuation Understanding					
Accounting classification Uability - amortised cost Uability - amortised cost 1	8	as of most recent reporting date)	N/A	N/A	N/A
11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Original maturity date 16 Jeb-2029 16 Sapr-2030 17 Optional call date, prior supervisory approval 18 Optional call dates, if applicable 19 Optional call dates, if applicable 19 N/A 10	9			· · · · · · · · · · · · · · · · · · ·	•
12 Perpetual or dated Dated Dated	10	Accounting classification	Liability - amortised cost	Liability - amortised cost	
13 Original maturity date 1. Feb-2029 1. SApr-2030 2. Sap		y .		•	,
Issuer call subject to prior supervisory approval N/A N/A 2028					
Issuer call subject to prior supervisory approval N/A N/A Q028	13	Original maturity date	1-Feb-2029	5-Apr-2030	•
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable N/A N/A N/A N/A N/A N/A N/A N/					
Subsequent call dates, if applicable N/A N	14		N/A	N/A	
Subsequent call dates, if applicable N/A N/A N/A N/A	15		N1/A	NI/A	
Coupons/dividends Fixed					
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index 2.260% 1.000% 5.039% 5.039% 19 Existence of a dividend stopper No	10		IN/A	IN/A	IN/A
18	17		Fived	Fived	Fived
Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No No No No No No No No N					
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No No No No No No No No N					
Existence of a step up or other incentive to redeem		zaistenise on a annaema stoppen			
Existence of a step up or other incentive to redeem	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Commutative or cumulative Non-convertible Non-convertibl	21	Existence of a step up or other incentive to redeem	•	No	No
If convertible, conversion trigger (s)	22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
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 instrument it converts into 30 Write-down feature 30 No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 35 mechanism 36 No 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 No 39 If yes, specify non-compliant features 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 35 No 36 No 37 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 35 No 36 No 37 No 37 No 38 No 39 No 39 No 39 No 39 No 30 No 31 No 32 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 39 No 30	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
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 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 35 mechanism 26 Exemption from subordination 37 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36	24	If convertible, conversion trigger (s)			
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 No No 31 If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 30 Exemption from Exemption from subordination subordination subordination subordination 40 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 31 If yes, specify non-compliant features No	25	If convertible, fully or partially			
If convertible, specify instrument type convertible into 29	26	·			
If convertible, specify issuer of instrument it converts into 30 Write-down feature No No No No No No No N	27	If convertible, mandatory or optional conversion			
If convertible, specify issuer of instrument it converts into 30 Write-down feature No No No No No No No N					
30 Write-down feature No	28	If convertible, specify instrument type convertible into			
30 Write-down feature No	20	If convertible checifules as of instrument it accounts to a			
If write-down, write-down trigger (s)			No	No	No
If write-down, full or partial			INU	INO	INU
If temporary write-down, description of write-down mechanism Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No If yes, specify non-compliant features No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus No Prospectus - July 15, 2022 Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement - NIP Prospectus Supplement - Dec 09, 2022 Pricing Supplement (if applicable) Pricing Supplement (if applicable) CAD Senior Term Sheet - N					
If temporary write-down, description of write-down mechanism Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N					
Supplement to Base Shelf Prospectus (if applicable) Signal Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement Subordination Exemption from subordination Exemption Exemption from subordination Exemption Exemption from subordination Ex					
Type of subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N	34	. ,			
Type of subordination subordination subordination subordination subordination subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N			Exemption from	Exemption from	Exemption from
Supplement to Base Shelf Prospectus (if applicable) Supplement (if app	34a	Type of subordination	· ·		•
Supplement to Base Shelf Prospectus (if applicable) Supplement (if app					
No No No No No No No No		Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
37 If yes, specify non-compliant features N/A N/A N/A N/A	35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
Pricing Supplement (if applicable) NIP Prospectus – July 15, 2022 NIP Prospectus – July 15, 2022 N/A	36	•			
Supplement to Base Shelf Prospectus (if applicable) Supplement - Dec 09, 2022 Supplement - Dec 09, 2022 Mar 01, 2023 N/A Pricing Supplement (if applicable) Pricing Supplement - Supplement - Dec 09, 2022 Pricing Supplement - Dec 09, 2022 CAD Senior Term Sheet - N/A	37	If yes, specify non-compliant features	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable) Supplement - Dec 09, 2022 Supplement - Dec 09, 2022 Mar 01, 2023 N/A Pricing Supplement (if applicable) Pricing Supplement - Supplement - Dec 09, 2022 Pricing Supplement - Dec 09, 2022 CAD Senior Term Sheet - N/A			NIP Prospectus – July 15,	NIP Prospectus – July 15,	
Supplement to Base Shelf Prospectus (if applicable) NIP Prospectus Supplement — NIP P		Prospectus / Base Shelf Prospectus / Short Form Prospectus			N/A
Supplement to Base Shelf Prospectus (If applicable) Dec 09, 2022 Mar 01, 2023 Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) CAD Senior Term Sheet - M				<u> </u>	
Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) CAD Senior Term Sheet - N		Supplement to Base Shelf Prospectus (if applicable)			<u>N/A</u>
Pricing Supplement (it applicable) Pricing Suppl — Series 311 NIP Pricing Suppl — Series 323 NIP I				<u> </u>	CAD Senior Term Sheet - May
		Pricing Supplement (if applicable)	Pricing Suppl – Series 311 NIP	Pricing Suppl – Series 323 NIP	29, 2023

_				1
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	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
	private placement)			X32032333031
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			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	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
	Coupons/dividends			
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion			
20				
28	If convertible, specify instrument type convertible into			
29 30	If convertible, specify issuer of instrument it converts into 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			
	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	USD Prospectus - May 26 22	USD Prospectus - May 26 22	NIP Prospectus – July 19
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22	NIP Prospectus Suppleme
	i e			
	Pricing Supplement (if applicable)	Pricing Suppl Series H USD	Pricing Suppl Series H USD	Final Terms – Series 336 I

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06368LWT96	US06368LWV43	US06368LWU69
		Navy Vanla Ontania and	Navy Vanla Ontania and	New York Ontonio and
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Cariada	Cariada	Cariada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	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
4.4		21/2	21/2	at par on or after August
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	25, 2028 at par on or after August
15	amount	N/A	N/A	25, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
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	Full discontinuo and talk discontinuo and data a	NA	NA	NA data
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory 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			
	in 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			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	USD Prospectus - May 26 22	USD Prospectus - May 26 22	USD Prospectus - May 26 22
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	USD Prospectus Supplement -	USD Prospectus Supplement -
	Supplement to base shell riospectus (II applicable)	May 26 22	May 26 22	May 26 22
	Pricing Supplement (if applicable)	Pricing Suppl Series H USD	Pricing Suppl Series H USD	Pricing Suppl Series H USD
	<u> </u>	MTN Sep 25 25	MTN Sep 25 25	MTN Sep 25 28

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	In alcoholic TIAC and	In alcohol in TIAC and	In all all in TLAC and
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS2696803340	US06368LC537	US06368LC610
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
	Means by which enforceability requirement of Section 13 of	Ontario una canada	Carrada	Cariada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
47	Coupons/dividends	Election .	etd	Floration
17	Fixed or floating dividend/coupon Coupon rate and any related index	Floating	Fixed 5.266%	Floating SOFR Index + 116bps
18 19	Existence of a dividend stopper	3m EURIBOR + 47 bps No	No	No
	Existence of a dividend stopper	140	NO	110
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			
	n contentiale) aposity modiument type contentiale mit			
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			
54	INCUIAIIISIII	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
5.4	The second secon			
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	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	NIP Prospectus – July 14, 2023	USD Prospectus - May 26 22	USD Prospectus - May 26 22
		NIP Prospectus Supplement –	USD Prospectus Supplement -	USD Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	Aug 30, 2023	May 26 22	May 26 22
	Pricing Supplement (if applicable)	Final Terms – Series 350 NIP	Pricing Suppl Series H USD	Pricing Suppl Series H USD
	i nome additions (ii additionic)	rinar remis - series sou MP	MTN Dec 11 26	MTN Dec 11 26

וטוווווון ק	s except as noted)	Included in TLAC not
		included in regulatory
		capital
4	1	David of Manager
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal
2	private placement)	CA06368LB887
3	Governing law(s) of the instrument	Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Circuito una Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual
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
	Optional call date, contingent call dates and redemption	at par on or after Nov 18,
15 16	Subsequent call dates, if applicable	2028 N/A
10	Coupons/dividends	IN/A
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	N
30	Write-down feature	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial	
33	If write-down, permanent or temporary	
	If temporary write-down, description of write-down	
34	mechanism	
34a	Type of subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Donosit
		Pari passu to Deposit
		1
35	instrument type immediately senior to instrument)	Liabilities
		1
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Liabilities No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Liabilities No N/A

Main Feat	tures 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	ВМО	ВМО	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DWO	D.W.O	Divid
2	for private placement)	194019769	198432458	06368B4L9
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
34	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractdar	Contractdar	Contractal
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
	Amount recognised in regulatory capital (Currency in	NI/A	N1/A	N1/A
- 8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 110.00	N/A EUR 10.0	N/A 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	15-Feb-24	At Par on 25-Apr-2029	N/A
		February 15 in each year		
		commencing February 15 2024		
16	Subsequent call dates, if applicable	up to but excluding the maturity date	N/A	N/A
10	Coupons/dividends	dato	1471	14/73
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	Zero coupon, 5.05% accrual rate	1.60%	· ·
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
24		NI-	N	NI-
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No 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			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	No No	No No	No
31	If write-down, write-down trigger (s)	110	110	
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination biography in liquidation (are attention)			
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	N/A	NIP Prospectus - Sep 24, 2018	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement -	N1/0
<u> </u>		N/A	Feb 28, 2019	N/A
	Drieing Cumplement (if a relies bla)			Final Tarma CLICID
	Pricing Supplement (if applicable)	Final Terms - Series 188 NIP	Final Terms - Series 191 NIP	Final Terms - CUSIP: 06368B4L9
L		ar ronno Odnos 100 Mir	ar ronno Ocnos 131 MII	<u> </u>

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included
		regulatory capital	regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368B8Q4	207873667	208106023
		Dravings of Optorio and the laws	Province of Ontario and the laws	Province of Ontario and the
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	therein
	Means by which enforceability requirement of Section 13	or canada applicable tricrem	or canada applicable tricrem	uiciciii
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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		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	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Nov-2024	12-Nov-2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	N/A	On 12-Nov-2021	On 27-Nov-2024
			On the 12th day of November of	
			each year, commencing on 12 November 2021, up to and	
16	Subsequent call dates, if applicable	N/A	excluding the maturity date	On November 27 of each year
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
17 18		Floating 3mo BA + 62 bps		Fixed Zero coupon, 4.02% accrual ra
	Fixed or floating dividend/coupon	ŭ		
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	3mo BA + 62 bps No	3.32% No	Zero coupon, 4.02% accrual ra No
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	3mo BA + 62 bps	3.32%	Zero coupon, 4.02% accrual ra
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3mo BA + 62 bps No Mandatory	3.32% No Mandatory	Zero coupon, 4.02% accrual ra No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	3mo BA + 62 bps No Mandatory	3.32% No Mandatory	Zero coupon, 4.02% accrual ra No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	3mo BA + 62 bps No Mandatory No Cumulative	3.32% No Mandatory No Cumulative	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	3mo BA + 62 bps No Mandatory	3.32% No Mandatory	Zero coupon, 4.02% accrual ra No Mandatory
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible	3.32% No Mandatory No Cumulative Non-convertible	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A NO NIP Offering Circular - Jul 11, 2
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2 NIP Prospectus Supplement -
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	3.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A NO NIP Offering Circular - Jul 11, 2
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2 NIP Prospectus Supplement - Aug 28, 2019
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 4.02% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2 NIP Prospectus Supplement - Aug 28, 2019 Final Terms - Cusip:

Ś millions	tures Of Regulatory Capital Instruments s except as noted)			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BWO	Bivio	BINIO
2	for private placement)	209220407	06367WTR4	21334705
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
3u	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	.	1.11	
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		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		12-Mar-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Dec-2034	27-Dec-2049	12-Mar-206
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	assect com subject to prior supervisory approver			
15	Optional call date, contingent call dates and	On 20-Dec-2021	On 27-Dec-2022	12-Mar-2020
15	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 u to and excluding the maturity date
10	Coupons/dividends	2021	On December 27 of each year	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index			Zero coupon, 3.50% accrual rat
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	110	110
20	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 If convertible, specify issuer of instrument it converts			
29	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			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Designation B. Committee	Barin and to B	Designation to the contract of
35	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	NIID Offering Circular - Itil 44, 00	N/A	NIID Drooppostus - Interest - 2010
	•	NIP Offering Circular - Jul 11, 20	IN/A	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	MTN Prospectus Supplement	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 209220407	Final Terms - Cusip: 06367WTR4	Final Terms - Cusip: 21334705

(\$ IIIIIII ÇII.	s except as noted)			
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	, , ,	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billio	S.W.O	DINO
2	for private placement)	213729462	213729519	21331849
2	Coverning levels) of the instrument		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the law of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	of Canada applicable therein	oi Canada applicable therein	or Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A		N/A
5	Post-transitional Basel III rules	N/A		N/A
6	Eligible at solo/group/group&solo	N/A		N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in	21/2	21/2	A1/A
8	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
11	Original date of issuance / Settlement	17-Mar-2020		18-Mar-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Mar-2060	17-Mar-2060	18-Mar-206
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	47.14.2.0004	47.14 0004	40 May 2004
15	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 u to and excluding the maturity date
	Coupons/dividends	Eb., al	Fired	Post
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.44% accrual rate		Zero coupon, 3.40% accrual rat
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NID N/A NID N/A NID N/A NID Prospectus - July 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NO NIP Prospectus - July 11, 2019
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NID N/A NID N/A NID N/A NID Prospectus - July 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019

(\$ millions	tures Of Regulatory Capital Instruments			
(Summers	s except as noted)	Included in TLAC net included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06367WYB3	215650740	216803825
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 10.00 Liability - fair value option	USD 120.00 Liability - fair value option	USD 50.00 Liability - fair value option
11	Original date of issuance / Settlement	24-Mar-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
13	redemption amount / mitial maturity	711 pai 011 24 0011 2020	20 / 10 2020	04 May 21
		At par on March 24, June 24,		
		September 24 and December	April 28 in each year,	May 4 in each year,
		24 of each year, commencing	commencing April 28, 2025 up	commencing on May 4, 2021 up
16	Subcoquent cell date: if applicable	24 of each year, commencing June 24, 2020 up to and	commencing April 28, 2025 up to and excluding the maturity	commencing on May 4, 2021 up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	24 of each year, commencing	commencing April 28, 2025 up	commencing on May 4, 2021 up
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	24 of each year, commencing June 24, 2020 up to and	commencing April 28, 2025 up to and excluding the maturity	commencing on May 4, 2021 up to and excluding the maturity
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed	commencing April 28, 2025 up to and excluding the maturity date	commencing on May 4, 2021 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	216847890	218004423	06368DGL2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicable triorent	or canada applicable trioren	or canada applicació increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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		29-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	05-May-21	At par on 26-May-2021	At par on 29-May-2021
		,		,
		to and excluding the maturity	up to and including the maturity	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,
16	Subsequent call dates, if applicable	date	date	2026
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 3.73% accrual rate	Fixed 2.78%	Fixed 2.00%-2.50%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A 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			
	If convertible, specify issuer of instrument it converts	AL/A	NI/A	NI/A
29	Into	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Doction in subandination bioments to the control of			
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	NIP Prospectus - July 11, 2019	NIP Offering Circular - Jul 11, 20	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	N/A
1	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
		<u>216847890</u>	<u>218004423</u>	<u>06368DGL2</u>

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	218051375	217447976	218587763
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	э.		
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEACHISTIANIENC	Other TEACHISTIANIER	Other TEAC Instrument
8	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 2 Jun 2060	Dated 3 Jun 2060	Dated Quin 2060
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	2-Jun-2060 Yes	3-Jun-2060 Yes	9-Jun-2060 Yes
14	issue: can subject to prior supervisory approvar	1100	1.00	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	02-Jun-21	03-Jun-25	09-Jun-21
	,,			
		June 2 in each year,	June 3 in each year,	June 9 in each year,
		commencing on June 2, 2021	commencing on June 3, 2025	commencing on June 9, 2021
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	
18				Fixed
	Coupon rate and any related index			Fixed Zero coupon, 3.60% accrual rate
19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 3.71% accrual rate No		Fixed Zero coupon, 3.60% accrual rate No
19		Zero coupon, 3.71% accrual rate	Zero coupon, 3.57% accrual rate	Zero coupon, 3.60% accrual rate
19 20	Existence of a dividend stopper	Zero coupon, 3.71% accrual rate	Zero coupon, 3.57% accrual rate	Zero coupon, 3.60% accrual rate
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 3.71% accrual rate No Mandatory	Zero coupon, 3.57% accrual rate No Mandatory	Zero coupon, 3.60% accrual rate No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Zero coupon, 3.71% accrual rate No Mandatory No	Zero coupon, 3.57% accrual rate No Mandatory No	Zero coupon, 3.60% accrual rate No Mandatory No
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Zero coupon, 3.71% accrual rate No Mandatory No	Zero coupon, 3.57% accrual rate No Mandatory No	Zero coupon, 3.60% accrual rate No Mandatory No
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tylly or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Zero coupon, 3.57% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20	Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019
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773	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)	Included in TLAC not included	Included in TLAC not included in	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	040744007	000000000	0000000	000000000000
2	for private placement)	218741037	06368DGQ1	06368DGT5	06368DGW8
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	Province of Ontario and the laws		laws of Canada applicable
3	Governing law(s) of the instrument	therein	of Canada applicable therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	_			
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument	USD 50.00	25	25	N/A 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		
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	10-Jun-2060 Yes	11-Jun-2030 Yes	19-Jun-2030 Yes	24-Jun-2030 Yes
14	issuer call subject to prior supervisory approval	res	res	162	res
	Optional call date, contingent call dates and				
15	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
	, , , , , , , , , , , , , , , , , , , ,		·	'	·
				At par on December 19, 2021;	At par on December 24, 2021:
			At par on December 11, 2021;	June 19, 2022; December 19,	June 24, 2022; December 24,
			June 11, 2022; December 11,	2022; June 19, 2023;	2022; June 24, 2023;
			2022; June 11, 2023; December 11, 2023; June 11,	December 19, 2023; June 19, 2024; December 19, 2024;	December 24, 2023; June 24, 2024; December 24, 2024;
			2024; December 11, 2024; June	June 19, 2025; December 19,	June 24, 2025; December 24,
			11, 2025; December 11, 2025;	2025; June 19, 2026;	2025; June 24, 2026;
			June 11, 2026; December 11,	December 19, 2026; June 19,	December 24, 2026; June 24,
		June 10 in each year, commencing on June 10,	2026; June 11, 2027; December 11, 2027; June 11, 2028;	2027; December 19, 2027; June 19, 2028; December 19,	2027; December 24, 2027; June 24, 2028; December 24,
		2021 up to and excluding the	December 11, 2028; June 11,	2028; June 19, 2029;	2028; June 24, 2029;
16	Subsequent call dates, if applicable	maturity date	2029; December 11, 2029	December 19, 2029	December 24, 2029
	Subsequent can dates, if applicable	maturity date	2023, December 11, 2023	December 19, 2029	
	Coupons/dividends	,	· · · · · · · · · · · · · · · · · · ·	·	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 3.65% accrual ra	Fixed 2.30%	Fixed 2.15%	Fixed 2.10%-2.50%
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed Zero coupon, 3.65% accrual ra	Fixed 2.30%	Fixed 2.15%	Fixed 2.10%-2.50%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero coupon, 3.65% accrual ra No Mandatory	Fixed 2.30% No Mandatory	Fixed 2.15% No Mandatory	Fixed 2.10%-2.50% No Mandatory
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed Zero coupon, 3.65% accrual ra No Mandatory No	Fixed 2.30% No Mandatory	Fixed 2.15% No Mandatory	Fixed 2.10%-2.50% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative	Fixed 2.30% No Mandatory No Cumulative	Fixed 2.15% No Mandatory No Cumulative	Fixed 2.10%-2.50% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed Zero coupon, 3.65% accrual ra No Mandatory No	Fixed 2.30% No Mandatory	Fixed 2.15% No Mandatory	Fixed 2.10%-2.50% No Mandatory
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17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% No 2.30% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.30% No 2.30% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus - Supplement - Aug 28, 2019 Final Terms - Cusip:	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A Final Terms - Cusip:	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A Final Terms - Cusip:
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed Zero coupon, 3.65% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WQ22	06368DHA5	06368DGZ1	06368DHD9
	ior private placement;	00001111 Q22	0000001170	000000000	0000001100
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	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
	Regulatory treatment				
5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules 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
	Amount recognised in regulatory capital (Currency in				
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5.00	N/A 10.2	N/A 1.134	N/A 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	7-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	26-Jun-2024 Yes	2-Jul-2030 Yes	2-Jul-2030 Yes	7-Jul-2025 Yes
	issuer can subject to prior supervisory approval	1.00		1.00	1.00
	Optional call date, contingent call dates and				7.1.1.0004
15	redemption amount / Initial maturity	At par on 26-June-2022	At par on 2-July-2021		At par on 7-July-2021
				January 02, 2022; July 02,	
			At par on January 02, 2022;	2022; January 02, 2023; July 02, 2023;	
			July 02, 2022; January 02,	January 02, 2024; July 02,	
			2023; July 02, 2023;	2024; January 02, 2025; July	
			January 02, 2024; July 02, 2024; January 02, 2025; July	02, 2025; January 02, 2026; July 02,	
				2026; January 02, 2027; July	
		At non an apale lune OC and	July 02, 2026; January 02,	02, 2027;	At par on January 07, 2022;
		At par on each June 26 and Dec 26 of each year,	2027; July 02, 2027; January 02, 2028; July 02, 2028;	January 02, 2028; July 02, 2028; January 02, 2029; July	July 07, 2022; January 07, 2023; July 07, 2023;
		commencing on June 26,	January 02, 2029; July 02,	02, 2029;	January 07, 2024; July 07,
16	Subsequent call dates, if applicable	2022.	2029; January 02, 2030	January 02, 2030	2024; January 07, 2025
17	Coupons/dividends 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 ra	
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	mandatory	Managery	Managery	Managery	Managery
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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible 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				
	If convertible, specify issuer of instrument it converts				
29	into Write down feature	N/A	N/A No	N/A	N/A No
30	Write-down feature If write-down, write-down trigger (s)	No	INU	No	UNU
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
24	If temporary write-down, description of write- down mechanism				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	1		,	,	
i			I		
	Position in subordination hierarchy in liquidation (specify			.	B
35 36	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
35 36 37	, , , , , , , , , , , , , , , , , , , ,	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No	No
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No	No
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A	No N/A N/A	No N/A	No N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No N/A N/A MTN Prospectus Supplement	No N/A N/A N/A	No N/A N/A	No N/A N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A N/A	No N/A N/A	No N/A N/A	No N/A N/A

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	220014908	220051676	220484181	06368DHF4
	ioi private piacement)	220014900	220031070	220404101	0000001114
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	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
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	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
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A	NI/A
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 50.00	N/A USD 50.00	N/A USD 50.00	N/A 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		15-Jul-2020	17-Jul-2020
12	Perpetual or dated Original maturity date / Final maturity	Dated	Dated 9-Jul-2060	Dated 15 Jul 2000	Dated 17-Jul-2032
13 14	Issuer call subject to prior supervisory approval	8-Jul-2060 Yes	Yes	15-Jul-2060 Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	08-Jul-21	09-Jul-21	15-Jul-21	At par on 17-July-2021
					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,
		July 8 in each year,	July 9 in each year,	July 15 in each year,	2029; January 17, 2030; July
		commencing on July 8, 2021 up to and excluding the	commencing on July 9, 2021 up to and excluding the	commencing on July 15, 2021 up to and excluding the	17, 2030; January 17, 2031; July 17, 2031; January 17,
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	2032
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 3.27% accrual ra	Fixed Zero coupon, 3.28% accrual ra	Fixed Zero coupon, 3.19% accrual ra	Fixed 1.60-3.00%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	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
30	If convertible enceit, instrument to a convertible to				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, full or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Evenentian forces and 10 10	Evenuetion force and 19 10	Evenuation form and 19 12	Evenueting to a set 19 19
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	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				
			AUD D	NID Prospectus July 11 2010	N/A
	Prospectus	NIP Prospectus - July 11, 2019			
		NIP Prospectus Supplement -	NIP Prospectus Supplement -	NIP Prospectus Supplement -	
	Prospectus				N/A
	Prospectus	NIP Prospectus Supplement -	NIP Prospectus Supplement - Aug 28, 2019 Final Terms - Cusip:	NIP Prospectus Supplement - Aug 28, 2019 Final Terms - Cusip:	N/A Final Terms - Cusip:
	Prospectus 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

	tures Of Regulatory Capital Instruments s except as noted)				
	,		Included in TLAC not included		
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06368DHJ6	06368DHK3	06368DHP2	220886930
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A	NI/A
8	millions, as of most recent reporting date) Par value of instrument	N/A 2.5	N/A 4.332	N/A 25	N/A 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
	, , , , , , , , , , , , , , , , , , , ,	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,	
		At par on January 20, 2022; July 20, 2022; January 20, 2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July	July 21, 2022; January 21, 2023; July 21, 2023; July 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2025; January 21, 2026; January 21, 2027; July 21, 2026; January 21, 2028; July 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; July 21,	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,	July 24 in each year, commencing on July 24, 2021 up to and excluding the
16	Subsequent call dates, if applicable	20, 2025; January 20, 2026	2029; January 21, 2030	2029; January 21, 2030	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.67%	1.75-2.20%	2.00%	
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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 If convertible, mandatory or optional conversion	N/A	N/A N/A	N/A N/A	N/A N/A
27	ii convertible, mandatory or optional conversion	N/A	IN/A	IN/A	IN/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
					,
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
3/	If yes, specify non-compliant features	IN/A	IN/A	IN/A	I W.A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	NIP Prospectus - July 16, 2020
	Supplement to Base Shelf Prospectus (if applicable)				
	Sapprenient to pase stien riospectus (ii applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DHJ6	Final Terms - Cusip: 06368DHK3	Final Terms - Cusip: 06368DHP2	Final Terms - Cusip: 220886930
		·	·		

(\$ million	tures Of Regulatory Capital Instruments				
	s except as noted)				
1		Included in TLAC not included in			Included in TLAC not included in regulatory capital
1	Issuer	regulatory capital BMO		in regulatory capital BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BIVIO	BIVIO	BIVIO
2	for private placement)	220934209	06368DHL1	06367WX73	06367WX81
	7				
			Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		Province of Ontario and the laws	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	of Canada applicable therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
_	Regulatory treatment	NI/A	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A		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
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	USD 50.00		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 Original maturity date / Final maturity	Dated 27-Jul-2060	Dated 30-Jul-2025	Dated 31-Jul-2025	Dated 30-Jul-2025
13 14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	30-Jul-2025 Yes
17	issue. Sail subject to prior supervisory approval			1.00	
	Ontional call datatirt" 1				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	27. lul-21	At par on 30-July-2021	At par on 31-January-2022	At par on 30-July-2021
13	recemption amount / mitial maturity	21-341-21	At par on 30-30iy-2021	At par on 31-bandary-2022	At par 011 30-301y-2021
			At par on January 30, 2022;		
		July 27 in each year,	July 30, 2022; January 30,		At par on each January, April,
		commencing on July 27, 2021		At par on each January 31	July and October,
4.6	Colors was a self data of a collected	up to and excluding the maturity date	30, 2024; July 30, 2024; January 30, 2025	and July 31, commencing on January 31, 2022.	commencing on July 30, 2021.
16	Subsequent call dates, if applicable Coupons/dividends	uate	January 30, 2025	January 31, 2022.	2021.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.03% accrual rate	1.40%	1.00%	1.00% - 1.50%
19	Existence of a dividend stopper	No	No	NI-	
		INO	NU	No	No
	Fully discretionary, partially discretionary or				
20		Mandatory		Mandatory	No Mandatory
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative	Mandatory No Cumulative
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 16, 2020	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2020 N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 16, 2020	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06367WZ48	06368DHT4	06367WZ89	06368DHU1
			Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
_		Province of Ontario and the laws		laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	of Canada applicable therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
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
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A USD 10.00	N/A	N/A USD 5	N/A
9	Par value of instrument 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			
12	Perpetual or dated	Dated	Dated 7 Aug 2020	Dated 0 7kg 2020	Dated 10 Aug 2020
13	Original maturity date / Final maturity	31-Jul-2035		6-Feb-2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	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
		At nor on each January 21	At par an agab August and	On each August and Eabruary	At par an agab August and
		At par on each January 31, April 30, July 31, and October	At par on each August and February 4, commencing	On each August and February 6, commencing February 6,	February 10, commencing
		31 of each year, commencing	August 4, 2021 up to and	2022 up to and excluding the	August 10, 2021 up to and
16	Subsequent call dates, if applicable	on October 31, 2020.	excluding the maturity date	maturity date	excluding the maturity date
10	Subsequent sun dates) ii applicable	011 October 31, 2020.	excidently the materity date		
10	Coupons/dividends			•	,
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.00%	Fixed 1.70 - 2.10%	1.00%	1.40 - 1.70%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed		
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 2.00% No	Fixed 1.70 - 2.10% No	1.00% No	1.40 - 1.70% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 2.00%	Fixed 1.70 - 2.10%	1.00%	1.40 - 1.70%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 2.00% No Mandatory	Fixed 1.70 - 2.10% No Mandatory	No Mandatory	1.40 - 1.70% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 2.00% No	Fixed 1.70 - 2.10% No	1.00% No	1.40 - 1.70% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 2.00% No Mandatory	Fixed 1.70 - 2.10% No Mandatory	No Mandatory No	1.40 - 1.70% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, and to reach the conversion or the convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annotatory or optional conversion If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annotatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement Final Terms - Cusip:	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	1.40 - 1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	DIVIO	BINIO
2	for private placement)	06368DHV9	06368DHW7	06368DHX5	06368DHY3
		Province of Ontario and the			
		laws of Canada applicable			
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument			
	Amount recognised in regulatory capital (Currency in	Other 12/10 metament	Other TEXO metamone	Carlot 12 to monamora	Curer 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	16.295 Liability - fair value option	Liability - fair value option	2.5 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-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	·	21-Aug-2027	26-Aug-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	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
		At par on each August and			
		February 13, commencing	February 18, commencing	February 21, commencing	February 26, commencing
16	Subsequent call dates, if applicable	August 13, 2021 up to and excluding the maturity date	August 18, 2021 up to and excluding the maturity date	August 21, 2021 up to and excluding the maturity date	August 26, 2021 up to and excluding the maturity date
	Coupons/dividends		, , , , , , , , , , , , , , , , , , , ,	J. J	, , , , , , , , , , , , , , , , , , , ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.25% No	1.25 - 2.10% No	1.55% No	1.90% No
	Fully discretionary, partially discretionary or		110		110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Evistance of a stan up or other incentive to redeem	No	No	No	No
22	Existence of a step up or other incentive to redeem 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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, conversion rate 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 If write-down, permanent or temporary				
33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	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)				
	Delain Consultant and III				
	Pricing Supplement (if applicable)	Final Terms - CLISIP: 06368DI	Final Terms - CHSIP: 06369DI	Final Terms - CHSIP: 06369DI	Final Terms - CUSIP: 06368DH
L	ı		COOII . 00000DI	101110 CCCII . 00000DI	

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital 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
4	Regulatory treatment 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
8	Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Other TLAC instrument N/A	Other TLAC instrument N/A	Other TLAC instrument N/A	Other TLAC instrument 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 12	Original date of issuance / Settlement Perpetual or dated	27-Aug-2020 Dated	28-Aug-2020 Dated	1-Sep-2020 Dated	3-Sep-2020 Dated
13	Original maturity date / Final maturity	27-Aug-2060		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
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.74%			Zero Coupon, 1.83%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
25 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 If convertible, specify issuer of instrument it converts				
29	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 If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A		N/A	N/A
3,	Prospectus / Base Shelf Prospectus / Short Form Prospectus		NIP Offering Circular - July 16,		
	Supplement to Base Shelf Prospectus (if applicable)		2		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 2215046	Final Terms - CUSIP: 2224637	Final Terms - CUSIP: 06368D.	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital 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
4	Regulatory treatment 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
8	Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Other TLAC instrument N/A	Other TLAC instrument N/A	Other TLAC instrument N/A	Other TLAC instrument N/A
9	Par value of instrument	3		3	
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 Perpetual or dated	3-Sep-2020 Dated	4-Sep-2020 Dated	4-Sep-2020 Dated	4-Sep-2020 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 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
17	Coupons/dividends 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
	Fully discretionary, partially discretionary or				
20	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	N/A N/A	N/A N/A
25 26	If convertible, fully or partially 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
	Position in subordination hierarchy in liquidation (specify				
35	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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	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.

	tures Of Regulatory Capital Instruments s except as noted)				
(,	,		Included in TLAC not included		
1	Issuer	in regulatory capital BMO			
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BIVIO	DIVIO	DIVIO
2	for private placement)	221926188	06368DJP0	06368DJR6	06368DKB9
		Drawings of Ontario and the	Drawings of Optonia and the	Dravings of Optonia and the	Drawings of Ontonia and the
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	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			
11	Original date of issuance / Settlement Perpetual or dated	9-Sep-2020 Dated	Dated 10-Sep-2020	15-Sep-2020 Dated	25-Sep-2020 Dated
13	Original maturity date / Final maturity	9-Sep-2060		15-Sep-2030	25-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
4-	Optional call date, contingent call dates and	00 Can OF	40 Can 24	At now on 45 Contombox 2024	At non on OF Contombox 2024
15	redemption amount / Initial maturity	09-Sep-25	10-Sep-21	At par on 15-September-2021	At par on 25-September-2021
				At par on each September	At par on each September
		Each September 9,	Each September and March	and March 15, commencing	and March 25, commencing
		commencing September 9,	10, commencing September	September 15, 2021 up to	September 25, 2021 up to
		2025 up to and excluding the	10, 2021 up to and excluding	and excluding the maturity	and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	maturity date.	the maturity date	date	date
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	Mandatany	Mandatany	Mandaton	Mandatan
20	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,				
28	If convertible, specify instrument type convertible into				
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A 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				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		,	,	,	, , , , , , , , , , , , , , , , , , , ,
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)				Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
3/		1 1/1 3	1973	19/1	1973
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	i i ospettus	NIP Offering Circular - July 16,	2020		
	Supplement to Base Shelf Prospectus (if applicable)				
-					
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 2219261	Final Terms - CUSIP: 06368D.	Final Terms - CUSIP: 06368D.	Final Terms - CUSIP: 06368Dh

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	DIVIO	DIVIO
2	for private placement)	06368DKC7	06367W5P4	06368DKA1	06368DKD5
		Province of Ontario and the			
		laws of Canada applicable			
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	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 15	7.923	
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement Perpetual or dated	28-Sep-2020 Dated	29-Sep-2020 Dated	1-Oct-2020 Dated	2-Oct-2020 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
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	28-Sep-21	On 29-March-2021	At par on 1-October-2021	At par on 2-October-2021
		Each September and March	On each September and	At par on each October and	At par on each October and
			March 29, commencing	April 1, commencing October	April 2, commencing October
		28, 2021 up to and excluding	March 29, 2021 up to and	1, 2021 up to and excluding	2, 2021 up to and excluding
16	Subsequent call dates, if applicable Coupons/dividends	the maturity date	excluding the maturity date	the maturity date	the maturity date
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 Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
		,	,	•	
21	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative	No Cumulative
22	Noncumulative or cumulative 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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	convertible, manuatory or optional conversion			. 4. 1	
28	If convertible, specify instrument type convertible into				
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	N/A
29 30	into Write-down feature	No No	No No	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 If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	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 Droop actual Committees of		
-			MTN Prospectus Supplement		
	Pricing Supplement (if applicable)				
	· · · · · · · · · · · · · · · · · · ·	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06367W	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368Dk
					

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DINO	DIVIO	DIVIO	DIVIO
2	for private placement)	06368DKE3	06368DKK9	06368DKP8	06367W6Z1
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO metamone	Other TEXO metamone	Other TE to motivation	Other TEXO metallion
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 1.5 Liability - fair value option	Liability - fair value option	30 Liability - fair value option	USD 1.459 Liability - fair value option
11	Original date of issuance / Settlement	2-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		15-Oct-2030	20-Apr-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 2-October-2021	14-Oct-21	At par on 15-October-2021	On 20-October-2022
		At par on each October and	Each October and April 14,	At par on each October and	On each October and April
		April 2, commencing October	commencing October 14,	April 15, commencing	20, commencing October 20,
16	Subsequent call dates, if applicable	2, 2021 up to and excluding the maturity date	2021 up to and excluding the maturity date	October 15, 2021 up to and excluding the maturity date	2022 up to and excluding the maturity date
	Coupons/dividends	, , , , , , , , , , , , , , , , , , , ,	, y	, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	0.80%-1.20% No	Zero Coupon, 1.77% No	1.83% No	1.15% No
13	Fully discretionary, partially discretionary or	110	110	140	110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24	Friedram of a skew on an akknowle could be an allowed	Ma	Ne	Nie	Na
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No 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 If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, conversion rate 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 If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	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)				
	outprement (ii applicable)	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368Dh	Final Terms - CUSIP: 06368DH	Final Terms - CUSIP: 06367W
	•				

	tures Of Regulatory Capital Instruments s except as noted)				
(,,			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DKN3		06368DLW2	06368DLY8
2	Courseins lauris) 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
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	triereiri	merem	trierein	trierein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment 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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 50	N/A 5	N/A 5	N/A 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
12	Perpetual or dated	Dated 21 Oct 2020	Dated 2 Nov 2026	Dated 2 Nov 2027	Dated 2 Nov 2020
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	21-Oct-2030 Yes	2-Nov-2026 Yes	2-Nov-2027 Yes	2-Nov-2030 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
17	Coupons/dividends 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
		mandatory	manadiory	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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible 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 If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	IVA	IVA	IVA	IVA
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DL	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
(Ç	s except as noted)		Included in TLAC not included		
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	BMO
2	for private placement)	06368DLZ5	225220344	225098140	06368DMA9
					5
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in	A1/A	N1/A	ALVA	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 25	N/A	N/A USD 10	N/A 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		6-Nov-2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2030		6-Nov-2050	
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 exlcuding the maturity date.	At par on each November and May 6, commencing November 6, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.60%-2.10% No	2.20% No	Zero Coupon, 2.70% No	1.20%-2.00% No
- 15	Fully discretionary, partially discretionary or	110	110	140	110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Outstanding	No	No Outstanding	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative 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				
	If convertible, specify instrument type convertible into				
29	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 If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Docition in subardination biography in the ideal of the				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari nasu to Denocit Liabilitios	Pari pasu to Deposit Liabilities	Pari nasu to Denosit Lighilitios	Pari nasu to Denocit Liabilitios
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A		N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		NIP Offering Circular - July 16,	NIP Prospectus - July 16, 2020	<u>)</u>
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 2252203	Final Terms - CUSIP: 2250981	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DMF8		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	Governing law(s) of the instrument 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
	Regulatory treatment				
5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules 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 2.275	N/A	N/A 1.5
9	Par value of instrument 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-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	At par on 9-November-2021	At par on 9-November-2021	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
	Coupons/dividends	-		-	-
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.35%-1.70% No	1.45% No	1.55% No	1.80% No
	Fully discretionary, partially discretionary or				
20	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 N/A	N/A N/A
27	If convertible, mandatory or optional conversion	IN/A	N/A	IN/A	IN/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29 30	Write down feature	N/A No	N/A No	N/A No	N/A No
30	Write-down feature If write-down, write-down trigger (s)	INO .	INO	INO	INO .
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Type of substantiation	ZAGINPUGNI NGIN GUZGI GINGUGN		ZAGINIPROTEIN GUZGI GINGROTE	
	Position in subordination hierarchy in liquidation (specify	Designation of the second of t	D-4	Designation of the contract of	Designation of the second
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No	
36 37	Non-compliant transitioned features If yes, specify non-compliant features	N/A	No N/A	N/A	No N/A
3,	Prospectus / Base Shelf Prospectus / Short Form Prospectus	1777	1071	1471	1471
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368Df	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	DIVIO	BINIO
2	for private placement)	06368DMK7	06368E3G5	06368DML5	226142592
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12/10 metament	Other TEXO metamone	Carlot 12 to moramone	Curer 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	Liability - fair value option	USD 9.935 Liability - fair value option	2.098 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	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		12-Nov-2025	20-Nov-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	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
			At par on each February,		
			May, August and November	At par on each November and	At par on each November 20,
		commencing November 10,	10, commencing November	May 12, commencing	commencing November 20,
16	Subsequent call dates, if applicable	2021 up to and excluding the maturity date	10, 2021 up to and excluding the maturity date	November 12, 2021 up to and excluding the maturity date	maturity date
	Coupons/dividends	,	, , , , , , , , , , , , , , , , , , , ,	J. J	, , , , , , , , , , , , , , , , , , ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 1.85% No	1.00% No	1.00%-1.35% No	2.26% No
- 13	Fully discretionary, partially discretionary or	110	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24	Friedram of a skew on an akknowle could be an allowed	Na	Ne	Na	Ne
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No 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 If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, conversion rate 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 If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	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 - CHSID: 06269DI	Final Terms - CUSIP: 06368E3	Final Terms - CHSID: 06269DI	Final Terms - CHSID: 2261425
	I .	<u>ı mai reims - CUSIF. 00308DI</u>	<u>ı ınaı reims - CUSIF. 00308E3</u>	<u>ı mai reims - CUSIF. 00308DI</u>	<u>ı mai remis - CUSIF. 2201423</u>

	tures Of Regulatory Capital Instruments s except as noted)				
(\$11111011	s except us noted,		Included in TLAC not included		
	Lawren	in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	BMO
2	for private placement)	06368E4T6	06368DMX9	06368DNC4	06368DNF7
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
	Means by which enforceability requirement of Section 13		unoron.		1.0.0
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	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
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A	NI/A
- 8 - 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5	N/A 2.3	N/A 0.25	N/A 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		14-Dec-2026	14-Dec-2030 Yes
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	100
	Optional call date, contingent call dates and				
15	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
		, ,	At par on each December and		
		November 23, commencing May 23, 2021 up to and	June 1, commencing December 1, 2021 up to and	June 14, commencing December 14, 2021 up to and	14, commencing December
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date	the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	0.50% No	1.50% No	1.15%-1.35% No	Zero Coupon, 1.83% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	INO	INO
20	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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible 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
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
37		1973	13/13	19/1	1973
	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: 06368DI	Final Terms - CUSIP: 06368DI

	tures Of Regulatory Capital Instruments s except as noted)				
(ψ	s endept us noted,		Included in TLAC not included		
	Lawren	in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	BMO
2	for private placement)	06368DNH3	06368DNK6	06368DNL4	06368DNJ9
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
_	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
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		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	15-Dec-2020		21-Dec-2020	29-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	15-Dec-2030 Yes	18-Mar-2033 Yes	21-Dec-2030 Yes	29-Dec-2030 Yes
14	Issuer call subject to prior supervisory approval	162	res	162	res
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	15-Dec-21	18-Dec-21	At par on 21-December-2021	At par on 29-December-2021
	, ,			·	
			On each March, June,		
		On each December and June	September and June 18,	At par on each December and	At par on each December and
		15, commencing December	commencing December 18,	June 21, commencing	June 29, commencing
		15, 2021 up to and excluding	2021 up to and excluding the		December 29, 2021 up to and
16	Subsequent call dates, if applicable Coupons/dividends	the maturity date	maturity date	excluding the maturity date	excluding the maturity date
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
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Evictorica of a ston up or other incentive to redeem	No	No	No	No
22	Existence of a step up or other incentive to redeem 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				
	If convertible, specify issuer of instrument it converts				
29	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 If write-down, permanent or temporary				
33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
				<u> </u>	
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
3/		13//3	14/73	13/73	19//1
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	i i ospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN	Final Terms - CUSIP: 06368DN
_			·		

Included in TLAC on cricinate licination in TLAC or included in		tures Of Regulatory Capital Instruments s except as noted)				
1 bilegies (partition) or grants placement of post on the province accommon grants (partition) or common grants (partition) or common grants) or province accommon grants) or province accommon grants (partition) or common grants) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province and province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants (partition) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province accommon grants (partition) or province accommon grants) or province acc	الماااااا ج)	s except as noted)				
Contracted for Exp. CLSP, SNL or Bisombory strensfor O6560EMOG O6500EMOG 22797014	1	leaves	, , ,			0 , 1
Common Contract	1		BMO	BMO	BMO	BMO
besidence of the natural protection of the contrainment of section 18 believes by which enforces believes the protection of the contrainment of section 18 believes by which enforces believes the protection of the contrainment of section 18 believes the protection of the contrainment of	2	1	06368DNQ3	06368EBV3	227976314	227766433
we of Canada applicable from him of the national manual from the volume from the volume from the control of section 12 of the first Committee of the control of section 12 of the first Committee of the control of the			Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
Supplement to Rose September Processibly requirement of script 12 of the TLAC implication of the TLAC						laws of Canada applicable
23	3	Governing law(s) of the instrument	therein	therein	therein	therein
Regulatory centerior of contractual Contractual Contractual Regulatory centerior of the Province of the Provin		Means by which enforceability requirement of Section 13				
A par on each June 2007 A par on each December 2021 A par on each June 2017 A par on each Jun	3a	· · · · · · · · · · · · · · · · · · ·				
4 Transitional Royal In Junes 5 Post-Compressional Royal In Junes 6 Engible as sout/group/proupAbused In Junes 7 December 2012 7 Engible as sout/group/proupAbused 8 millions, and financiar Characteristic International Properties of Properties of International Properties of Internat		7 7	Contractual	Contractual	Contractual	Contractual
Selectorizational base large of programs of the Selectorization of	4		NI/A	NI/Λ	NI/Λ	NI/A
6 Register of volorgeorgeopeopeopeopeopeopeopeopeopeopeopeopeope						
8 million, as dimort recent recognised in explaintary capital (Caremoy in Millor) 8 provides of first runners 9 provides of most recent recognised and of most recent recognised in explaintary capital (Caremoy in Million) 11 Original date of instrument 12 Original date of instrument 13 Original date of instrument 14 Original date of instrument (Million) 15 Original date of instrument (Million) 16 Original date of instrument (Million) 17 Original date of instrument (Million) 18 Original date of instrument (Million) 19 Origina						
8 millions, and froat needs reporting date) N/A	7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of Instrument 10 Accounting Easthfacten 11 O Output date of Issuarue (Settlement 12 Perpetual of raid of raid of 200 Dec 200 D						
13 Accounting casafication Liability -fair value option 231-De-2020 Color Dated						
131 Original fatte of issuance / Settlement Dated Dated Dated Dated Dated Dated Dated Dated Original maturity date / Final maturity						
Dated Date		-				13-Jan-2021
Apar on ach December 2021 At par on 31-December-2021 At par on 06-January-2023 1						
At par on 30-December-2021 At par on 31-December-2021 At par on 06-January-2023 1 At par on ach December-2021 At par on 31-December-2021 At par on 06-January-2023 1 At par on ach December-2021 At par on 06-January-2023 1 At par on each December and At par on each June 30 and December 31, commencing January 06, commen	13	Original maturity date / Final maturity	30-Dec-2030		6-Jan-2036	13-Jan-2061
At par on 30-December-2021 At par on 31-December-2021 At par on 66-January-2023 1 At par on each December and January 06, commencing Jan	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
June 30, commencing a December 31, 2021 up to and 20 posember 30, 2021 up to and 20 posember 30, 2021 up to and 20 posember 31, 2021 up to and 2021 up to and 20 posember 31, 2021 up to and 20, 2021 u	15		At par on 30-December-2021	At par on 31-December-2021	At par on 06-January-2023	13-Jan-2026
Coupons/dividends Fixed	16	Subsequent call dates if applicable	June 30, commencing December 30, 2021 up to and	December 31, commencing December 31, 2021 up to and	commencing January 06, 2023 up to and excluding the	commencing January 13, 2026 up to and excluding the
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Coupon rate and any related index 1.50%-2.0% 2.10% 2.10% Zero Coupon, 2.70	16	i i	excluding the maturity date	excluding the maturity date	maturity date	maturity date.
Existence of a dividend stopper	17		Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator	18	Coupon rate and any related index	1.50%-2.00%	2.00%	2.12%	Zero Coupon, 2.70%
20 mandatory Mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No	19	i '	No	No	No	No
Existence of a step up or other incentive to redeem No						
22 Noncumulative or cumulative Non-convertible Non-compliant transitioned Feature No	20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Non-convertible Non-compliant transitioned Feature No	21	Existence of a stop up or other incentive to redeem	No	No	No	No
23 Convertible or non-convertible Non-converti						
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, specify instrument it converts into If convertible, specify insure of instrument it converts into If convertible, specify insure of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A 30 Write-down feature N/A						
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A 30 Write-down feature No	24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion N/A						
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/						
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A Write-down feature No No No No No If write-down, write-down frigger (s) If write-down, pull or partial If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No No No No No No No No Tyee, specify non-compliant features No N/A N/A N/A N/A N/A Prospectus Supplement to Base Shelf Prospectus (if applicable) If convertible, specify instrument it converts No No No No NiP Prospectus Supplement No NTN Prospectus Supplement No NiP Prospectus Supplement No No NiP Prospectus Supplement	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/	28	If convertible specify instrument type convertible into				
29 into N/A						
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- 35 down mechanism 36 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 37 Pari pasu to Deposit Liabilities P	29	1	N/A	N/A	N/A	N/A
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Exemption from subordination E		Write-down feature		No	No	No
If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No N						
If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No		i				
down mechanism Type of subordination Exemption from subordination Exemptio	33					
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No	34	1				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit L			Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to De				,	,	
36 Non-compliant transitioned features No		Position in subordination hierarchy in liquidation (specify				
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement Dec 9, 2020 Dec 9, 2020						
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus NIP Offering Circular - July 16, NIP Offering Circular - July 16, NIP Offering Circular - July 16, NIP Prospectus Supplement - Dec 9, 2020 NIP Prospectus Supplement - Dec 9, 2020 Dec 9, 2020		·				
Prospectus MTN Prospectus NIP Offering Circular - July 16, NIP Offering Circular NIP Prospectus Supplement NIP Prospectus Supplement NIP Prospectus Supplement Dec 9, 2020 NIP Prospectus Supplement Dec 9, 2020	37	It yes, specity non-compliant features	N/A	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Dec 9, 2020 NIP Prospectus Supplement - Dec 9, 2020 Dec 9, 2020				MTN Prospectus	NIP Offering Circular - July 16,	NIP Offering Circular - July 16
		Supplement to Base Shelf Prospectus (if applicable)			NIP Prospectus Supplement -	NIP Prospectus Supplement -
Final Terms - CUSIP: 06368DN Final Terms - CUSIP: 06368EB Final Terms - CUSIP: 2279763 Final Terms - CUSIP: 06368EB Final Terms - CUSIP: 2279763 Final Terms - CUSIP: 06368EB Final Terms - CU		Pricing Supplement (if applicable)	Final Tarms - OHOUR 0000000			

	tures Of Regulatory Capital Instruments s except as noted)				
(\$ million	s except as noted,				Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06368DNZ3	06368EBW1	06368ECG5	06368DPH1
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	NI/A	N1/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	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
	Amount recognised in regulatory capital (Currency in	A1/A	NI/A	NI/A	NI/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.8	N/A USD 5	N/A USD 19.59	N/A 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 14	Original maturity date / Final maturity	20-Jan-2028	25-Jan-2041 Yes	28-Jan-2028 Yes	1-Feb-2028 Yes
14	Issuer call subject to prior supervisory approval	Yes	res	res	res
45	Optional call date, contingent call dates and	At nor on 20 January 2022	At nor on 25 January 2022	At nor on 20 January 2022	4 Fab 2022
15	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
		At par on each January and	At par on each January 25	At par on each January 28	Each February and August 1,
		July 20, commencing January		and July 28, commencing	commencing February 1,
16	Cubecquent call dates if applicable	20, 2022 up to and excluding the maturity date	January 25, 2022 up to and excluding the maturity date	January 28, 2022 up to and excluding the maturity date	2022 up to and excluding the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	the maturity date	excluding the maturity date	excluding the maturity date	maturity date
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
20	mandatory	iviaridatory	ividitationy	iviaridatory	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) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
25 26	If convertible, fully or partially 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
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	i rospecius	2020	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	
			INTER PROSPECTOS SUPPLEMENT	IVITIN FTOSPECIUS SUPPIEMENT	
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368EE	Final Terms - CUSIP: 06368E0	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
	•		Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DPP3		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
	Regulatory treatment	NI/A	N1/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	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) Par value of instrument	N/A	N/A USD 2	N/A USD 11.291	N/A 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 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	16-Feb-2031 Yes	16-Feb-2028 Yes	19-Feb-2027 Yes	22-Feb-2027 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
47	Coupons/dividends	Fixed	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.50%-2.50%	Fixed 1.000%	Fixed 1.050%	Fixed 1.05%-1.30%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 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 If convertible, specify issuer of instrument it converts				
29	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 If write-down, permanent or temporary				
55	If temporary write-down, description of write-				
34	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 nasu to Denocit Lighilitica	Pari pasu to Deposit Liabilities	Pari nasu to Denocit Lighilitics	Pari nasu to Denocit Lighilities
36	Non-compliant transitioned features	No	No	No	No
37		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: 06368DI	Final Terms - CUSIP: 06368EE	Final Terms - CUSIP: 06368EF	Final Terms - CUSIP: 06368DI

	tures Of Regulatory Capital Instruments s except as noted)				
(,	,		Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BIVIO	DIVIO	DIVIO
2	for private placement)	06368DPU2	06368DQE7	06368DQD9	06368DQH0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	O and the office of	O and the advised	OttI	OttI
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
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		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 2 Mar 2020	Dated 40 Mar 2027	Dated 40 Mar 2020	Dated 42 Mar 2024
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	2-Mar-2029 Yes	10-Mar-2027 Yes	10-Mar-2029 Yes	12-Mar-2031 Yes
17	issuer can subject to prior supervisory approval	100	100	100	100
	Optional call date, contingent call dates and				
15	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
		At par on each March and	At par on each March and	At par on each March and	At par on each March and
		September 2, commencing March 2, 2022 up to and	September 10, commencing March 10, 2022 up to and	September 10, commencing March 10, 2022 up to and	September 12, commencing March 12, 2022 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends	,	,	,	,
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%	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	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 N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) 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
		,		,	
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
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: 06368DI	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DQK3		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
4	Regulatory treatment 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 Accounting classification	2.2 Liability - fair value option	1.5 Liability - fair value option	3.569 Liability - fair value option	USD 10.25 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		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
47	Coupons/dividends	Fixed	Fixed	Fived	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	1.30%-1.75%	Fixed 1.45%	Fixed 1.40%-2.25%	Fixed 1.000%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
		į	,	•	,
21	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Noncumulative or cumulative 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 If convertible, specify issuer of instrument it converts				
29	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 If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0	

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DQM9	06368DQS6	06368DQT4	06368DQU1
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
	Committee locales (a) of the instrument	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	tnerein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment 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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	3.106 Liability - fair value option	Liability - fair value option	10 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 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	19-Mar-2029 Yes	22-Mar-2028 Yes	22-Mar-2031 Yes	22-Mar-2028 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
13	Tedemption amount? Initial maturity	nt par on 10 March 2022	THE PAIR OFF ZZ INIGION ZOZZ	71 par on 22 Maron 2022	ZZ-IVIGI-2022
		At par on each March and	At par on each March and	At par on each March and	Each March and September
		September 19, commencing March 19, 2022 up to and	September 22, commencing March 22, 2022 up to and	September 22, commencing March 22, 2022 up to and	22, commencing March 22, 2022 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date	maturity date
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.60%-2.75%	Fixed 1.75%-2.55%	Fixed 2.00%-2.75%	Fixed Zero Coupon, 2.05%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible 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				
25	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A	
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	-	-	-	-
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	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 N/A	No N/A	No N/A	No N/A
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 Tarms OLIGIP: 000000	Final Torms OLIGID: 000000	Final Tarms OLIGID: 000000	Final Torms - CURID: 000000
	l	rmai remis - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0	rmai remis - CUSIP: 06368D0	<u>rınar renns - CUSIP: 06368D0</u>

(\$ million	tures Of Regulatory Capital Instruments				
	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital		in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DQZ0	06368DRA4	232479965	06368DRU0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 35	N/A	N/A USD 170	N/A 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 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	26-Mar-2024 Yes	1-Apr-2031 Yes	15-Apr-2061 Yes	16-Apr-2031 Yes
14	issuer call subject to prior supervisory approval	res	res	res	res
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 26-March-2022	At par on 01-April-2022	15-Apr-2026	16-Apr-2022
		At par on each March and	At par on each April and		Each April and October 16,
		September 26, commencing	October 01, commencing	Each April 15, commencing	commencing April 16, 2022 up
4.6	Coharmont cell datas if anylicable	March 26, 2022 up to and excluding the maturity date	April 01, 2022 up to and excluding the maturity date	April 15, 2026 up to and	to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	excluding the maturity date.	uate
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
20	mandatory	iviaridatory	iviaridatory	Walldatory	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			
24			Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A	Non-convertible N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate				Non-convertible
25	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	Non-convertible N/A N/A
25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, 2	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, 2 NIP Prospectus Supplement -	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, 2 NIP Prospectus Supplement - February 26, 2021	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, 2 NIP Prospectus Supplement - February 26, 2021	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
·		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368EJF0	06368DRX4	06368DRW
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	- Communicación	- Communicación	- Communication
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
-	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6.70	2.505	
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-202
12	Perpetual or dated	Dated	Dated	Dated Similar 202
13	Original maturity date / Final maturity	20-Apr-2026	30-Apr-2031	3-May-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	The same same same same same same same sam			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 20-April-2022	At par on 30-April-2022	At par on 3-May-2022
		At par on each April 20 and	At par on each April and	At par on each May and
		At par on each April 20 and October 20 commencing	At par on each April and October 30, commencing April	At par on each May and November 3, commencing May
				November 3, commencing May
16	Subsequent call dates, if applicable	October 20 commencing	October 30, commencing April	November 3, commencing May
16	Coupons/dividends	October 20 commencing April20, 2022 up to and	October 30, commencing April 30, 2022 up to and excluding	November 3, commencing May 3, 2022 up to and excluding the
16 17		October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed	November 3, commencing May 3, 2022 up to and excluding the maturity date
	Coupons/dividends	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed	November 3, commencing May 3, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed	November 3, commencing May 3, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% Mandatory	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed Fixed No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DSD7	06368DSQ8	06368DS
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	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
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEXO Instrument	Other TEAO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	15.363	9.224	4.5
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-20
12	Perpetual or dated	Dated 5-May-2021	Dated	Dated
13		5-May-2029	14-May-2029	17-May-20
14	Original maturity date / Final maturity	Yes 5-May-2029	Yes	Yes
14	Issuer call subject to prior supervisory approval	100	100	1 00
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 5-May-2022	At par on 14-May-2022	At par on 17-May-2022
		.,	.,,	.,
		At par on each May and	At par on each May and	At par on each May and
		At par on each May and November 5, commencing May		At par on each May and November 17, commencing
			November 14, commencing	November 17, commencing May 17, 2022 up to and
16	Subsequent call dates, if applicable	November 5, commencing May	November 14, commencing	November 17, commencing
16	Subsequent call dates, if applicable Coupons/dividends	November 5, commencing May 5, 2022 up to and excluding the	November 14, commencing May 14, 2022 up to and	November 17, commencing May 17, 2022 up to and
16		November 5, commencing May 5, 2022 up to and excluding the	November 14, commencing May 14, 2022 up to and	November 17, commencing May 17, 2022 up to and
	Coupons/dividends	November 5, commencing May 5, 2022 up to and excluding the maturity date	November 14, commencing May 14, 2022 up to and excluding the maturity date	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	November 5, commencing May 5, 2022 up to and excluding the maturity date	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15%	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15%	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15%	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15%	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative Non-convertible
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17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
17 18 19 20 21 22 23 24 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.2t No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.2t No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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(\$ million:	tures Of Regulatory Capital Instruments			
	s except as noted)			T. A. C
		Included in TLAC not included	Included in TLAC not included in regulatory capital	Included in TLAC not included
1	Issuer	in regulatory capital BMO	BMO	in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bivio	ВМО	ВМО
2	for private placement)	06368DTC8	234446690	06368DTW4
	- p - 112 p - 123 p - 137			
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
<u> </u>	Regulatory treatment	N1/0	NI/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 25-May-2022	9-Jun-2026	23-Jun-2022
		At par on each May and		Each June and December 23,
		November 25, commencing		commencing June 23, 2022 up
16	Cubes ruget cell dates if applicable	May 25, 2022 up to and excluding the maturity date	9, 2026 up to and excluding the maturity date.	to and excluding the maturity date.
10	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	maturity date.	date.
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
	Fully discretionary, partially discretionary or			
20	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	K1 (9.1
24	1 16 171			Non-convertible
-	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2 1	for private placement)	06368DTV6	06368DTX2	06368DT\
۷ ا	for private placement)	000002170	00000B1X2	0030021
+				
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a (
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Instrument type	Other TLAC Instrument	Other TLAC Instrument	Other TEAC Instrument
	Amount recognised in regulatory capital (Currency in			
8 1	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	20.64	1.295	1.
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-20
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Jun-2029	28-Mar-2044	28-Mar-20-
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
		1	1	
	Outional call data continuent call datas and			
	Optional call date, contingent call dates and			
15 I	redemption amount / Initial maturity	At par on 24-Jun-2022	28-Jun-2022	28-Jun-20
		At a second second	Fact Manch June Control	Frak Manaka kura Cantanaka
		At par on each June and	Each March, June, September	Each March, June, September
		December 24, commencing	and December 28, commencing	and December 28, commencia
		June 24, 2022 up to and	June 28, 2022 up to and	June 28, 2022 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date.	excluding the maturity date.
		,	, ,	
10				
	Coupons/dividends	Fixed	Eivad	Fived
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
		Fixed 2.00%		Fixed Zero Coupon, 3.22%
17	Fixed or floating dividend/coupon			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.00%	Zero Coupon, 3.25%	Zero Coupon, 3.22%
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.00% No	Zero Coupon, 3.25% No	Zero Coupon, 3.22% No
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.00%	Zero Coupon, 3.25%	Zero Coupon, 3.22%
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.00% No Mandatory	Zero Coupon, 3.25% No Mandatory	Zero Coupon, 3.22% No Mandatory
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.00% No	Zero Coupon, 3.25% No Mandatory No	Zero Coupon, 3.22% No Mandatory
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.00% No Mandatory	Zero Coupon, 3.25% No Mandatory	Zero Coupon, 3.22% No Mandatory
17 18 19 20 21 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.00% No Mandatory No Cumulative	Zero Coupon, 3.25% No Mandatory No Cumulative	Zero Coupon, 3.22% No Mandatory No Cumulative
17 18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.00% No Mandatory No Cumulative Non-convertible	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.00% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 1 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.00% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 1 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 12 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31 32 33 3	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31 32 33 34 4	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
17 18 19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 4	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
17 18 19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 4	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
17 18 19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 4	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31 32 33 34 6 34a 35 1	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31 32 33 34 34 34 34 35 1 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31 32 33 34 6 34a 35 1	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 1 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31 32 33 34 34a 34a 35 1 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31 32 33 34 34 34 34 34 34 35 1 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 1 21 22 23 24 25 26 27 28 29 1 30 31 32 33 34 34 34 34 35 1 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	56	56
2	for private placement)	06368DUC6	06368DUF9	06368DUT9
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
2	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in			
8	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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Jul-2022	At par on 6-Jul-2022	At par on 20-Jul-2022
			l	l
			At par on each January and July	
			6, commencing July 6, 2022 up	20, commencing July 20, 2022
16	Subsequent call dates if applicable	to and excluding the maturity date	to and excluding the maturity date	up to and excluding the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	uale	uale	uale
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 2.0070	
				INO
	Fully discretionary, partially discretionary or			No
ı 20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	mandatory	Mandatory No	Mandatory No	
	1	,	,	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	No	No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	Mandatory No Cumulative
21 22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Position from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Position from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
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21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

(\$ million	tures Of Regulatory Capital Instruments			
(S-millions	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
ļ		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DUS1	06368DVK7	06368DVL
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
		and the state of t	uncrem	uncrem
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
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in	N/A	N/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	0.8	1N/A 4	N/A
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 21-Jul-2022	6-Aug-2022	6-Aug-2022
		At par on each January and July	Fach February and August 6	Each February and August 6,
		21, commencing July 21, 2022	commencing August 6, 2022 up	commencing August 6, 2022 up
		up to and excluding the maturity		
		up to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	date Fixed	date Fixed	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed 1.45%-1.85%	date Fixed Zero Coupon, 2.30%	date Fixed Zero Coupon, 1.88%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date Fixed	date Fixed	date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed 1.45%-1.85% No	date Fixed Zero Coupon, 2.30% No	date Fixed Zero Coupon, 1.88% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date Fixed 1.45%-1.85%	date Fixed Zero Coupon, 2.30%	date Fixed Zero Coupon, 1.88%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	date Fixed 1.45%-1.85% No	date Fixed Zero Coupon, 2.30% No	date Fixed Zero Coupon, 1.88% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed 1.45%-1.85% No Mandatory	date Fixed Zero Coupon, 2.30% No Mandatory	date Fixed Zero Coupon, 1.88% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 1.45%-1.85% No Mandatory	date Fixed Zero Coupon, 2.30% No Mandatory No	date Fixed Zero Coupon, 1.88% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed 1.45%-1.85% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	date Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A
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(\$ million	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DVM3	06368DVV3	06368DVW
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
		and the state of t	and the state of t	uncrem
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
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in	N/A	N/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 5	N/A 5	N/A
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	10-Aug-2022	17-Aug-2022	At par on 13-Aug-2022
		Each February and August 10,	Each February and August 17,	At par on each February and
		commencing August 10, 2022	commencing August 17, 2022	August 13, commencing August
			up to and excluding the maturity	
		up to and excluding the maturity	ap to and excidently the materity	13, 2022 up to and excluding
16	Subsequent call dates, if applicable	date	date	the maturity date
	Coupons/dividends	date	date	the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	date	date	the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed Zero Coupon, 1.47%	date Fixed Zero Coupon, 2.71%	the maturity date Fixed 2.00%-2.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date	date	the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed Zero Coupon, 1.47% No	date Fixed Zero Coupon, 2.71% No	the maturity date Fixed 2.00%-2.50% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date Fixed Zero Coupon, 1.47%	date Fixed Zero Coupon, 2.71%	the maturity date Fixed 2.00%-2.50%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	date Fixed Zero Coupon, 1.47% No Mandatory	date Fixed Zero Coupon, 2.71% No Mandatory	the maturity date Fixed 2.00%-2.50% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed Zero Coupon, 1.47% No	date Fixed Zero Coupon, 2.71% No	the maturity date Fixed 2.00%-2.50% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed Zero Coupon, 1.47% No Mandatory No	Fixed Zero Coupon, 2.71% No Mandatory No	the maturity date Fixed 2.00%-2.50% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A
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17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	the maturity date Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	56	56
2	for private placement)	06368DVX9	06368DWC4	06368DWP5
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.5	0.5	
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 Original maturity date / Final maturity	Dated 23-Aug-2031	Dated 24-Aug-2031	Dated 26-Aug-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issue. can subject to prior supervisory approval			1.55
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
15	redemption amount / initial maturity	At par on 23-Aug-2022	At par on 24-Aug-2022	At par on 20-Aug-2022
		At par on each February and	At par on each February and	At par on each February and
			August 24, commencing August	
		23, 2022 up to and excluding	24, 2022 up to and excluding	26, 2022 up to and excluding
16	l			
10	Subsequent call dates, if applicable	the maturity date	the maturity date	the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	the maturity date	the maturity date	the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.00%	Fixed 2.00%-2.50%	Fixed 2.10%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 2.00% No	Fixed 2.00%-2.50% No	Fixed 2.10%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 2.00%	Fixed 2.00%-2.50%	Fixed 2.10%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 2.00% No Mandatory	Fixed 2.00%-2.50% No Mandatory	Fixed 2.10% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 2.00% No Mandatory	Fixed 2.00%-2.50% No Mandatory	Fixed 2.10% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 2.00% No Mandatory No Cumulative	Fixed 2.00%-2.50% No Mandatory No Cumulative	Fixed 2.10% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 2.00% No Mandatory	Fixed 2.00%-2.50% No Mandatory	Fixed 2.10% No Mandatory
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17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, pally or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, pally or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, pally or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included in
		in regulatory capital	in regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DWR1	06368DWS9	06368EWM0
		Province of Ontario and the	Province of Ontario and the	Dravings of Optorio and the laws
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	uierein	ulerelli	or Cariada applicable triereiri
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	- Communication	- Communication	- Communication
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
	Amount recognised in regulatory capital (Currency in	N1/A	N/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 2	N/A 1.3	N/A 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		17-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 1-Sep-2022	At par on 7-Sep-2022	At par on 17-Mar-2022
	,	·		,
			1.	At par on each March, June,
		At par on each March and	At par on each March and	September, and December 17,
		0	lo ' ·	. 14 1 47 0000
		September 1, commencing	September 7, commencing	commencing March 17, 2022 up
16	Subsequent call dates if applicable	September 1, 2022 up to and	September 7, 2022 up to and	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends			
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	September 1, 2022 up to and	September 7, 2022 up to and	to and excluding the maturity
	Coupons/dividends	September 1, 2022 up to and excluding the maturity date	September 7, 2022 up to and excluding the maturity date	to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 1, 2022 up to and excluding the maturity date Fixed	September 7, 2022 up to and excluding the maturity date Fixed	to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 1, 2022 up to and excluding the maturity date Fixed 1.93%	September 7, 2022 up to and excluding the maturity date Fixed 2.00%	to and excluding the maturity date Fixed 1.22%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 1, 2022 up to and excluding the maturity date Fixed 1.93%	September 7, 2022 up to and excluding the maturity date Fixed 2.00%	to and excluding the maturity date Fixed 1.22%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory	to and excluding the maturity date Fixed 1.22% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory	to and excluding the maturity date Fixed 1.22% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	to and excluding the maturity date Fixed 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 1, 2022 up to and excluding the maturity date Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	September 7, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	to and excluding the maturity date Fixed 1.22% No 1.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000000	0000051/50	0000000
2	for private placement)	06368DXD1	06368EXR8	06368DXC3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	o and the trout among	Guidi i Erito inolitamoni	other restantianent
8	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 23 San 2021	Dated 22 San 2029	Dated 23 San 2020
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	22-Sep-2031 Yes	22-Sep-2028 Yes	23-Sep-2029 Yes
14	1334C1 Call Subject to prior supervisory approval	100	100	100
	Ontional call date continuent call date and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	22-Spn-2022	At par on 22-Sep-2022	At par on 23-Sep-2022
- 13	reactification amount / initial maturity	22-06β-2022	At par on 22-3ep-2022	71 par 011 20 Gcp 2022
			At a sa sa sa sa h Manaka kuna	
		Each March and September 22,	At par on each March, June, September, and December 22,	At par on each March and
		commencing September 22,	commencing September 22,	September 23, commencing
		2022 up to and excluding the	2022 up to and excluding the	September 23, 2022 up to and
16	Subsequent call dates, if applicable	maturity date	maturity date	excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	Zero Coupon, 2.35% No	1.78% No	1.80% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	NO
20	mandatory	Mandatory	Mandatory	Mandatory
20	mandatory	Managery	Managery	Wallactory
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	in convertible, manualory or optional conversion	19/73	19/7	1973
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
			No	No
30	Write-down feature	No	INU	
30 31	If write-down, write-down trigger (s)	No	INO	
30 31 32	If write-down, write-down trigger (s) If write-down, full or partial	No	INO	
30 31	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No	TVO	
30 31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No	THO THE PROPERTY OF THE PROPER	
30 31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism			Exemption from subordination
30 31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism			Exemption from subordination
30 31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A

regulatory capital regulatory regulatory capital regulatory regulat	238825270 Ontario and the laws oplicable therein
regulatory capital regulat	238825270 Ontario and the laws uplicable therein Instrument EUR 6 value option 27-Sep-2021
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier 2 for private placement) Province of Ontario and the laws of Canada applicable therein applicable therein of Canada applicable therein of Canada applicable the	ontario and the laws plicable therein nstrument EUR 6 value option 27-Sep-2021
tor private placement) 238365937 06368EXV9 Province of Ontario and the laws of Canada applicable therein Means by which enforceability requirement of Section 13 of the LLAC Frem Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules NA N	ontario and the laws plicable therein nstrument EUR 6 value option 27-Sep-2021
Province of Ontario and the laws of Canada applicable therein applicable therein applicable therein applicable therein of Canada a	ontario and the laws plicable therein nstrument EUR 6 value option 27-Sep-2021
3 Governing law(s) of the instrument Of Canada applicable therein Of Canada applicable On the Canada applicable On	nstrument EUR 6 value option 27-Sep-2021
Means by which enforceability requirement of Section 13 of the TLAC Ferm Sheet is achieved (for other TLAC-eligible Instruments governed by foreign law) Are post-transitional Basel III rules N/A N/A Post-transitional Basel III rules N/A Fest-transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	nstrument EUR 6 value option 27-Sep-2021
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment A Transtitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	nstrument EUR 6 value option 27-Sep-2021
and	EUR 6 value option 27-Sep-2021
Instruments governed by foreign law) Regulatory treatment 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 7 Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Original date of issuance / Settlement 11 Original date of issuance / Settlement 12 Perpetual or dated 13 Original maturity date / Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Subsequent call dates, if applicable 16 Subsequent call dates, if applicable 17 Fixed of floating dividends/coupon 18 Coupon rate and any related index 19 Coupon rate and any related index 20 Coupon and any coupon and any related index 20 Coupon and any coupon and any related index 20 Coupon and any coupon and any related index 20 Coupon and any coupon and any related index 20 Coupon and any coupon and any related index	EUR 6 value option 27-Sep-2021
### Regulatory retarnent ### Transitional Basel III rules ### Transitional Basel III rules ### Transitional Basel III rules ### N/A	EUR 6 value option 27-Sep-2021
4 Transitional Basel III rules N/A	EUR 6 value option 27-Sep-2021
S	EUR 6 value option 27-Sep-2021
6 Eligible at solo/group/group&solo 7 Instrument type Other TLAC instrument in the part of the part	EUR 6 value option 27-Sep-2021
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A N/A N/A N/A N/A N/A N/	EUR 6 value option 27-Sep-2021
### Millions, as of most recent reporting date) ### USD 250 ### US	value option 27-Sep-2021
9 Par value of instrument	value option 27-Sep-2021
10 Accounting classification Liability - fair value option 27-Sep-2021 27-Sep-2024 27-Sep-	value option 27-Sep-2021
11 Original date of issuance / Settlement 123-Sep-2021 12 Perpetual or dated 27-Sep-2024 14 Issuer call subject to prior supervisory approval Pes Optional call date, contingent call dates and redemption amount / Initial maturity 23-Sep-2026 At par on 27-Mar-2022 At par on each March, June, September 23, commencing September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Coupons/dividends 15 Subsequent call dates, if applicable Coupons/dividends 16 Subsequent for floating dividend/coupon Fixed Tiked or floating dividend/coupon Fixed Subsequent and any related index Coupon rate and any related index Dated Dated 27-Sep-2024 At par on each March, June, September 23, commencing March 27, 2022 up to and excluding the maturity date and excluding the maturity date date Fixed Fix	27-Sep-2021
Dated Date	'
Optional call date, contingent call dates and redemption amount / Initial maturity Each September 23, commencing September 23, commencing September 23, 2026 up to and excluding the maturity date Subsequent call dates, if applicable maturity date Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed 18 Exerc September 23, 2026 up to and excluding the maturity date Coupon rate and any related index Zero Coupon, 3.20% 0.70% 19 Existence of a dividend stopper No Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Yes Yes Yes Yes Yes Yes Yes Ye	27-Sep-2051
Optional call date, contingent call dates and redemption amount / Initial maturity Each September 23, commencing September 23, commencing September, and December 27, commencing March 27, 2022 up to and excluding the maturity date Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Zero Coupon, 3.20% No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No	
At par on 27-Mar-2022 Each September 23, commencing September 23, 2026 up to and excluding the maturity date Coupons/dividends Fixed Fixed Fixed Fixed Fixed Fixed Fixed	
Each September 23, commencing September 23, 2026 up to and excluding the maturity date Subsequent call dates, if applicable Coupons/dividends Fixed F	27 San 2023
Each September 23, commencing September 23, 2026 up to and excluding the maturity date to and excluding the maturity date Coupons/dividends Fixed Fixed Fixed	27-Sep-2023
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Zero Coupon, 3.20% 0.70% 19 Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No	September 27, and excluding the
18 Coupon rate and any related index Zero Coupon, 3.20% 0.70% 19 Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No	
Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory 20 Existence of a step up or other incentive to redeem No No No No	Zero Coupon, 1.38%
20 mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No	
21 Existence of a step up or other incentive to redeem No No No	
	-
LE 1.10.10011101011140 OF CONTINUALITY OF CONT	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible	ole
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 26 If convertible, conversion rate 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 N/A	
28 If convertible, specify instrument type convertible into	
If convertible, specify issuer of instrument it converts	
29 Into N/A N/A N/A N/A	
30 Write-down feature No No No 31 If write-down, write-down trigger (s)	
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	
33 If write-down, permanent or temporary	
If temporary write-down, description of write-	
34 down mechanism	
34a Type of subordination Exemption from Subordination Exemption Exempt	
Position in subordination hierarchy in liquidation (specify	om subordination
, , , , ,	om subordination
36 Non-compliant transitioned features No No No No	
37 If yes, specify non-compliant features N/A N/A N/A N/A	om subordination Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form	
Prospectus	
NIP Prospectus Supplement - NIP Prospect	Deposit Liabilities
Supplement to Base Shelf Prospectus (if applicable) August 25, 2021 MTN Prospectus Supplement August 25, 2021	
	Deposit Liabilities us - July 16, 2021 us Supplement -
Pricing Supplement (if applicable)	Deposit Liabilities us - July 16, 2021 us Supplement -

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		0000051/50	0000000
2	for private placement)	238694906	06368EYD8	06368DXK5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	N 1/0
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 100	N/A USD 15.85	N/A
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
	Ontional call date continuous call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	30-Sen-2026	At par on 30-Mar-2022	At par on 1-Oct-2022
- 13	reachipation amount, initial maturity	00 000 2020	7 t pai on oo Mar 2022	7 K Pair 611 1 Get 2022
			At par on each March, June,	
		Each September 30,	September, and December 30,	At par on each April and October
		commencing September 30,	commencing March 30, 2022 up	1, commencing October 1, 2022
16	Cubaanuant asli dataa if anniisabla	2026 up to and excluding the maturity date	to and excluding the maturity date	up to and excluding the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	maturity date	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.20%	0.85%	1.88%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mondatory
20	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 If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	Journal and Constitution of Optional Conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Docition in cubordination biography in the state of			
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 Prospectus / Short Form	NID Propositive - India 40, 0004	MTN Proops at us	
<u> </u>	•	NIP Prospectus - July 16, 2021 NIP Prospectus Supplement -	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	August 25, 2021	MTN Prospectus Supplement	
			The second secon	
	1			
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 238694906	Final Terms - CUSIP: 06368EYD8	Final Terms - CUSIP: 06368DXK

(\$ millions	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000000	0000000	0000077/14/0
2	for private placement)	06368DXL3	06368DXM1	06368DXW9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date) Par value of instrument	N/A 1	N/A 1	N/A 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
45	Optional call date, contingent call dates and	At par on 1-Oct-2022	At par on 1 Oct 2022	At par on 5 Oct 2022
15	redemption amount / Initial maturity	At par on 1-Oct-2022	At par on 1-Oct-2022	At par on 5-Oct-2022
		At par on each April and October	At par on each April and October	At par on each April and October
		1, commencing October 1, 2022	1, commencing October 1, 2022	5, commencing October 5, 2022
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	i .	E. I	i.
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.16%	Fixed 2.38%	Fixed 1.90%
19	Existence of a dividend stopper	No	No 2.36 /6	No 1.90 %
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Foliabana and a second and address to a continuous transfer and a con-			
22	Existence of a step up or other incentive to redeem	No	No	No
-	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative	Cumulative	Cumulative
23 24	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00000001/55	000005740	00000001//
2	for private placement)	06368DYF5	06368EZA3	06368DYL2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		ourse i Esto mondiment	
8	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 8 Oct 2026	Dated 15 Apr 2025	Dated 10 Oct 2029
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	8-Oct-2026 Yes	15-Apr-2025 Yes	19-Oct-2028 Yes
14	1330C1 Call Subject to prior supervisory approval	100	100	100
	Ontional call date, contingent call dates and			
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
13	redemption amount / mittal maturity	74 par 011 0 Oct 2022	At par on 13-Apr-2022	711 par on 13 Oct 2022
		At par on each April and October	At par on each April and October	At par on each April and October
		8, commencing October 8, 2022	15, commencing April 15, 2022	19, commencing October 19,
		up to and excluding the maturity	up to and excluding the maturity	2022 up to and excluding the
16	Subsequent call dates, if applicable	date	date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.55%-2.00% No	0.90% No	2.20% No
19	Existence of a dividend stopper	NO	NO	INO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	mandatory	Managery	Managery	Managery
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
21	in conversion, manualory or optional conversion	TWE	TWE	19/73
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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
5.0	- April	2 Sabaranatari	July 22 Tom Gazoranianon	
	Position in subordination hierarchy in liquidation (specify			
		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)		No	No
36	Non-compliant transitioned features	No		
		No N/A	N/A	N/A
36	Non-compliant transitioned features			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features		N/A	N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form		N/A	NA
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		N/A MTN Prospectus	N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		N/A MTN Prospectus	N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A MTN Prospectus	

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368G2A4	06368DC44	06368DD84
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Curer revolusirament	Other TEXO manufacturent
8	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 20 Oct 2026	Dated 13 Pag 2024	Dated 22 Doc 2022
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	29-Oct-2026 Yes	13-Dec-2024 Yes	23-Dec-2032 Yes
14	issuer can subject to prior supervisory approval	100	100	100
	Ontional call date, contingent call dates and			
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
13	redemption amount / mittal maturity	At par on 29-Apr-2022	At par on 13-Dec-2022	23-Dec-2022
		At par on each April, July,	At par on each June and	Each June and December 23,
		loctoper, and January 29.	December 13. commencing	Icommencina December 23, 2022
		October, and January 29, commencing April 29, 2022 up to	December 13, commencing December 13, 2022 up to and	commencing December 23, 2022 up to and excluding the maturity
16	Subsequent call dates, if applicable			
	Coupons/dividends	commencing April 29, 2022 up to and excluding the maturity date	December 13, 2022 up to and excluding the maturity date	up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing April 29, 2022 up to and excluding the maturity date Fixed	December 13, 2022 up to and excluding the maturity date Fixed	up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50%	December 13, 2022 up to and excluding the maturity date Fixed 1.88%	up to and excluding the maturity date Fixed Zero Coupon, 3.04%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing April 29, 2022 up to and excluding the maturity date Fixed	December 13, 2022 up to and excluding the maturity date Fixed	up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50%	December 13, 2022 up to and excluding the maturity date Fixed 1.88%	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50%	December 13, 2022 up to and excluding the maturity date Fixed 1.88%	up to and excluding the maturity date Fixed Zero Coupon, 3.04%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50%	December 13, 2022 up to and excluding the maturity date Fixed 1.88%	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing April 29, 2022 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	December 13, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	up to and excluding the maturity date Fixed Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DE83	06368DE91	06368DK37
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	Liability - fair value option	15.401 Liability - fair value option	25 Liability - fair value option
11	Original date of issuance / Settlement	6-Jan-2022	, ,	28-Jan-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Jan-2030		28-Jan-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 6-Jan-2023	31-Dec-2022	At par on 28-Jan-2023
		At par on each January and July	Each June and December 31,	At par on each January and July
		6, commencing January 6, 2023	commencing December 31, 2022	
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	2023 up to and excluding the maturity date
10	Coupons/dividends	date		maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.29%		2.10%-2.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	manadeory	mandatory	manadas, y	a.raatory
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 N/A	Non-convertible N/A	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	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
25	If any contint and the second second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	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 If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Bootstan to enhand the state of			
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 Torms CLICID: 00000DE00	Final Torms CHOD: 00000E04	Final Torms CLICID: 00000DICCT
		<u>ırınar rennis - CUSIP: Ub3b8DE83</u>	Final Terms - CUSIP: 06368DE91	Final Terms - CUSIP: 06368DK3/

Indique leserable (gc USP), SIN, or Bloomberg Identifier BMO		tures Of Regulatory Capital Instruments			
Injury Province of Contains and the laws Province of Contains applicable therein Province of Contains appl	(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Unique lecentaric reg (CLIP), 1980, or Bioconterior (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988) (1988)					
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of the TLAC immSete same for other TLAC register of the TLAC register of			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
At part on table to prior supervisory approval Segulatory presence Foreign Foreign Foreign	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Regulatory berdiement A Transitional Basel II rules NA NA NA NA Transitional Basel II rules NA NA NA NA Transitional Basel II rules Transitional Basel I		Means by which enforceability requirement of Section 13			
A proposition processed in class and projections assessed in class	3a	· ·			
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Secretary commencing No.	4		N/A	N/A	N/A
7 Instrument type 8 Amount recipited in regulatory capital (Currency in 8 Amount recipited in regulatory capital (Currency in 10 Accounting classification 11 Accounting classification 12 Personal of instrument 12 Personal of instrument 13 Conjunity and Provided Control of Instrument 14 Issuer all subject to prior supervisory approval 15 Conjunity maturity supervisory approval 16 Issuer all subject to prior supervisory approval 17 Issuer all subject to prior supervisory approval 18 Conjunity maturity supervisory approval 19 Issuer all subject to prior supervisory approval 19 Conjunity maturity supervisory approval 10 Subsequent call date, contingent call date and redemption amount / Initial maturity 10 Conjunity maturity supervisory approval 10 Subsequent call date, and accounting maturity supervisory approval 10 Subsequent call dates, if applicable 11 Subsequent call dates, if applicable 12 Coupons (Noviember 2) 13 Coupon rise and any related index 14 Fixed Toniting dividency (coupon.) 15 Fixed Toniting dividency (coupon.) 16 Subsequent call dates, if applicable 17 Fixed Toniting dividency (coupon.) 18 Coupon rise and any related index 19 Fixed Toniting dividency (coupon.) 19 Fixed Toniting dividency (coupon.) 10 Fixed Toniting dividency (coupon.) 10 Fixed Toniting dividency (coupon.) 11 Fixed Toniting dividency (coupon.) 12 Fixed Toniting dividency (coupon.) 13 Fixed Toniting dividency (coupon.) 14 Fixed Toniting dividency (coupon.) 15 Fixed Toniting dividency (coupon.) 16 Fixed Toniting dividency (coupon.) 17 Fixed Toniting dividency (coupon.) 18 Fixed Toniting dividency (coupon.) 19 Fixed Toniting dividency (coupon.) 19 Fixed Toniting dividency (coupon.) 10 Fixed Toniting dividency (coupon.) 10 Fixed Toniting dividency (coupon.) 11 Fixed Toniting dividency (coupon.) 12 Fixed Toniting dividency (coupon.) 13 Fixed Toniting dividency (coupon.) 14 Fixed Toniting dividency (coupon.) 15 Fixed Toniting dividency (coupon.) 16 Fixed Toniting dividency (coupon.) 17 Fixed Toniting dividency (coupon.) 18 Fixed Toniting					
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8 millions, as of most recent reporting date) NA	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument	0		NI/A	N/A	NI/A
10 Accounting classification Lability - fair value option					USD 10
Perpetual or dated					
13 Original maturity date / Final maturity	11	Original date of issuance / Settlement	2-Nov-2021	24-Nov-2021	15-Nov-2021
Optional call date, centingent call dates and Continued call date, centingent call dates and Each May and November 2, Optional call date, centingent call dates and Each May and November 2, Optional call date, centingent call dates and Each May and November 2, Optional call date, if applicable Each May and November 2, Optional call date, if applicable Each May and November 2, Optional call date, if applicable Optional call date, if applicable Each May and November 2, Optional call date, if applicable Optional call date, if applicable Each May and November 2, Optional call date, if applicable Optional call date, if applicable Each May and November 2, Optional call date, if applicable Optional call date, centingent call dates and At par on each February, May August and November 15, Optional call date, if applicable Optional call date, centingent call dates and Each May and November 2, Optional call date, if applicable Optional call date, centingent call dates and Each May and November 2, Optional call date, centingent call dates and At par on each February, May August and November 15, Optional call date, centingent call dates and At par on each February, May August and November 12, Optional call date, if applicable At par on each February, May August and November 12, Optional call date, if applicable At par on each February, May August and November 12, Optional call date, if applicable Each May and November 2, Optional call date, if applicable and optional call dates and op					
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up to and excluding the maturity value of the excluding the maturity date oxide and excluding the maturity date oxide dat					
Subsequent call dates, if applicable date excluding the maturity date and excluding the maturity date					commencing May 15, 2022 up to
Fixed Fixe	16	Subsequent call dates, if applicable	, ,		and excluding the maturity date
18					
Existence of a dividend stopper Pully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Existence of a step up or other incentive to redeem No No No No No No No No No No-convertible Non-convertible Non-conv					
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No		,			1.00% No
20 mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No	13		110	140	110
22 Noncumulative or cumulative Non-convertible Conversion Tager (s) N/A	20		Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Non-convertible Conversion Tager (s) N/A					
23 Convertible or non-convertible convertible, converti					
If convertible, conversion trigger (s)					
25 If convertible, fully or partially N/A					
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts 30 If write-down feature 31 N/A 32 If write-down, write-down trigger (s) 33 If write-down, full or partial 34 If write-down, permanent or temporary 35 If temporary write-down, description of write-down mechanism 36 Nor-compliant for subordination 37 If yes, specify instrument type innectiately senior to instrument) 38 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 39 If yes, specify non-compliant features 30 No 31 No 32 Nor-compliant transitioned features 33 Nor-compliant transitioned features 34 Nor-compliant features 35 Nor-compliant features 36 Nor-compliant features 37 Nor-compliant features 38 Nor-compliant features 39 Nor-compliant features 30 Nor-compliant features 30 Nor-compliant features 31 Nor-compliant features 32 Nor-compliant features 33 Nor-compliant features 34 Nor-compliant features 35 Nor-compliant features 36 Nor-compliant features 37 Nor-compliant features 38 Nor-compliant features 39 Nor-compliant features 30 Nor-compliant features 30 Nor-compliant features 31 Nor-compliant features 32 Nor-compliant features 33 Nor-compliant features 34 Nor-compliant features 35 Nor-compliant features 36 Nor-compliant features 37 Nor-compliant features 38 Nor-compliant features 39 Nor-compliant features 30 Nor-compliant features 30 Nor-compliant features 31 Nor-compliant features 32 Nor-compliant features 33 Nor-compliant features 34 Nor-compliant features 35 Nor-compliant features 36 Nor-compliant features 37 Nor-compliant features 38 Nor-compliant features 39 Nor-compliant features 30 Nor-compliant features 30 Nor-compliant features 31 Nor-compliant features 32 Nor-compliant features 33 Nor-compliant features 34 Nor-compliant features 35 Nor-compliant features 36 Nor-compliant features 37 Nor-compliant features 38 Nor-compliant features 39 Nor-compli					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 29 into N/A N/A N/A N/A N/A N/A N/A N/		If convertible, conversion rate			
If convertible, specify issuer of instrument it converts N/A N/A N/A Write-down feature No No No No If write-down, write-down full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No No No No No No No No N	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A Write-down feature No No No No If write-down, write-down full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No No No No No No No No N					
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If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No If yes, specify non-compliant features No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) If write-down, permanent or temporary Exemption from subordination Pari pasu to Deposit Liabilities No No No No No No No No MTN Prospectus MTN Prospectus MTN Prospectus Supplement		If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
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34 down mechanism 34a Type of subordination Exemption from subordination Exemptio	29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
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35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil	29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	
36 Non-compliant transitioned features No	29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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) MTN Prospectus Supplement Pricing Supplement (if applicable)	29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	Exemption from subordination	No Exemption from subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
Pricing Supplement (if applicable)	29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000 4140	000000570	000000001
2	for private placement)	06368G4U8	06368G5T0	06368G6V4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	DI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 23.88		
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 13	Perpetual or dated Original maturity date / Final maturity	Dated 24-Nov-2026	Dated 26-Nov-2024	Dated 30-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issue. can subject to prior supervisory approvar			
	Outland cell data continuent cell datas and			
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
13	reactification amount / mittal maturity	71 par on 24 may 2022	71 par 011 20 Way 2022	74 par 011 00 may 2022
		At par on each February, May,	At par on each February, May,	At par on each February 28, May
		August and November 24, commencing May 24, 2022 up to	August and November 26, commencing May 26, 2022 up to	30, August 30 and November 30, commencing May 30, 2022 up to
16	Subsequent call dates, if applicable		9 , ,	
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
16			9 , ,	
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	and excluding the maturity date Fixed 1.00%-2.25%	and excluding the maturity date Fixed 1.25%	and excluding the maturity date Fixed 2.05%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and excluding the maturity date Fixed	and excluding the maturity date Fixed	and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	and excluding the maturity date Fixed 1.00%-2.25% No	and excluding the maturity date Fixed 1.25%	and excluding the maturity date Fixed 2.05%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and excluding the maturity date Fixed 1.00%-2.25%	and excluding the maturity date Fixed 1.25%	and excluding the maturity date Fixed 2.05%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory	and excluding the maturity date Fixed 1.25% No Mandatory	and excluding the maturity date Fixed 2.05% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No	and excluding the maturity date Fixed 1.25% No Mandatory	and excluding the maturity date Fixed 2.05% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative	and excluding the maturity date Fixed 1.25% No Mandatory	and excluding the maturity date Fixed 2.05% No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and excluding the maturity date Fixed 1.00%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	and excluding the maturity date Fixed 1.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			2222222
2	for private placement)	06368G7C5	06368GC39	06368GC54
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	N/A	N1/0
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4.902		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 13	Perpetual or dated Original maturity date / Final maturity	Dated 17-Dec-2026	Dated 30-Dec-2026	Dated 22-Dec-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
17	issue. can subject to prior supervisory approval			
	Outional cell data coutions at cell datas and			
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
- 13	reactification amount / initial maturity	71 par on 17 Bee 2022	74 par 01 00 Bee 2022	71 par 011 22 0011 2022
		At par on each March, June,	At par on each March, June,	
		September and December 17, commencing December 17, 2022	September and December 30, commencing December 30, 2022	At par on each March, June,
		up to and excluding the maturity	up to and excluding the maturity	commencing June 22, 2022 up to
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.80%		2.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20	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
20	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	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			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Francisco 6	Franchisco 6
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
540				
344	Position in subordination hierarchy in liquidation (specify		1	Pari pagu ta Dangait Liabilitias
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Denosit Liabilities	Pari pasu to Denosit Liabilities	Trail basu to Decosii Haniines
35 36	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
35	, , , , , , , , , , , , , , , , , , , ,		Pari pasu to Deposit Liabilities No N/A	
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A	No N/A	No N/A
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A	No N/A	No N/A
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No N/A MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus	No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GC70	241212912	243100003
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	N/A	N1/0
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6.728		
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 Original maturity date / Final maturity	Dated 30-Dec-2024	Dated 14-Dec-2061	Dated 25-Jan-2062
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issue. can subject to prior supervisory approvar			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Jun-2022	14-Dec-2026	25-Jan-2027
	reactification amount / midal matarity	7 k pai 511 55 5411 2522	1 1 200 2020	20 04.1 202.
		At par on each March, June,		
		September and December 30,	Each December 14, commencing	
10	Cubacaucant call dates if applicable	commencing June 30, 2022 up to and excluding the maturity date	December 14, 2026 up to and excluding the maturity date	January 25, 2027 up to and
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.40%		Zero Coupon, 3.33%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible 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			
	If convertible, specify issuer of instrument it converts	l		
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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		NIP Offering Circular - November	NIP Offering Circular - November
	Prospectus	MTN Prospectus	3. 2021	3, 2021
			NIP Prospectus Supplement -	NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	August 25, 2021	August 25, 2021
	Pricing Supplement (if applicable)			
<u></u>		Final Terms - CUSIP: 06368GC70	Final Terms - CUSIP: 241212912	Final Terms - CUSIP: 243100003
_	·			· · · · · · · · · · · · · · · · · · ·

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000544	002000540	002000244
2	for private placement)	06368GF44	06368GFA0	06368D2A1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	O and the office I	O- otto- et a-l	0 1 1
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
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		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 14	Original maturity date / Final maturity	28-Jan-2027 Yes	28-Jan-2025 Yes	29-Apr-2027 Yes
14	Issuer call subject to prior supervisory approval	160	100	160
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Jul-2022	At par on 28-Jul-2022	At par on 29-Apr-2023
		At par on each January, April, July and October 28,	At par on each January, April, July and October 28,	At par on each April and October 1, commencing April 29, 2023 up
		commencing July 28, 2022 up to	commencing July 28, 2022 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.00% No	1.25%-1.85% No	3.75%-4.25% No
- 13	Fully discretionary, partially discretionary or	110	110	110
20	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 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible 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 If convertible, specify issuer of instrument it converts			
29	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			
_	If temporary write-down, description of write-			
2/	down mechanism		ļ	Exemption from subordination
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from outportaination
34a 35	Type of subordination 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
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368D2B9	06368DL77	06368DL85
		Description of Outside and the leave	Description of Outside and the laws	Description of Outside and the laws
,	Coverning levels) 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
3	Governing law(s) of the instrument	or Cariada applicable triereiri	or Carrada applicable trierein	or Carrada applicable trierein
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
	Regulatory treatment	Communication	Communication	o madaa.
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
	Amount recognised in regulatory capital (Currency in	N1/0	N1/0	N1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.25	N/A 1.8	N/A 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-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 29-Apr-2023	At par on 10-Feb-2023	At par on 10-Feb-2023
		At par on each April and October	At par on each February and	At par on each February and
		1, commencing April 29, 2023 up	August 10, commencing	August 10, commencing
		to and excluding the maturity	February 10, 2023 up to and	February 10, 2023 up to and
16	Subsequent call dates, if applicable	date	excluding the maturity date	excluding the maturity date
	Coupons/dividends	E	E. I	E
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	3.50%-3.75% No	2.80% No	2.70% No
13	Fully discretionary, partially discretionary or	140	140	140
20	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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	in convertible, manuatory or optional conversion	IV/A	IV/A	IN/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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			
2.	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Subordination	Exemption from subordination	Exemption from subordination	Exemption from Subordination
1	Position in subordination hierarchy in liquidation (specify			
35	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
_	If yes, specify non-compliant features	N/A	N/A	N/A
37				
37	Prospectus / Base Shelf Prospectus / Short Form		İ	
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
37				
37	Prospectus			
37	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
37	Prospectus	Final Terms - CUSIP: 06368D289	Final Terms - CUSIP: 06368DL77	Final Terms - CUSIP: 06368DL95

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		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	lector	BMO	BMO	BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВіліО	BIVIO	ВіліО
2	for private placement)	06368DN91	06368DP24	06368DP65
	ioi private piacement)	00300D1491	00300D1 24	0030001 03
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3	Governing law(s) of the instrument	or Cariada applicable triereiri	or Cariada applicable triefelir	or Cariada applicable trieren
3a	Means by which enforceability requirement of Section 13			
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Cantrastual	Contractual	Cantrastual
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules 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
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
	The samples of prior super risory approval			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Mar-2023	At par on 2-Mar-2023	At par on 4-Mar-2023
		At a same a seed Manak and	At a second second	At a sa sa sa sh Masak sa d
		At par on each March and September 2, commencing	At par on each March and	At par on each March and
			September 2, commencing	September 4, commencing
16	Subsequent call dates if annicable	March 2, 2023 up to and	March 2, 2023 up to and	March 4, 2023 up to and
16	Subsequent call dates, if applicable			
	Coupons/dividends	March 2, 2023 up to and excluding the maturity date	March 2, 2023 up to and excluding the maturity date	March 4, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	March 2, 2023 up to and excluding the maturity date	March 2, 2023 up to and excluding the maturity date	March 4, 2023 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20%	March 2, 2023 up to and excluding the maturity date Fixed 2.80%	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	March 2, 2023 up to and excluding the maturity date	March 2, 2023 up to and excluding the maturity date	March 4, 2023 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20%	March 2, 2023 up to and excluding the maturity date Fixed 2.80%	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20%	March 2, 2023 up to and excluding the maturity date Fixed 2.80%	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20%	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	March 2, 2023 up to and excluding the maturity date Fixed 3.00%-3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	March 2, 2023 up to and excluding the maturity date Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 4, 2023 up to and excluding the maturity date Fixed 2.65%-3.059 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DR22	06368DR30	06368DR48
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Curer revolusirament	Outer TEXO Instrument	Other TEAC Instrument
8	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 46 Mar 2022	Dated 45 Mar 2022	Dated 24 Mar 2025
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
	Ontional call date, contingent call dates and			
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
13	redemption amount / mittal maturity	At par on 10 Mar 2020	15 Wai 2025	At par on 21 Mai 2020
		At par on each March and	Each March and September 15,	At par on each March and
		September 16, commencing March 16, 2023 up to and	commencing March 15, 2023 up to and excluding the maturity	September 21, commencing March 21, 2023 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	date	excluding the maturity date
	Coupons/dividends	,		ÿ ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.25%-4.00%	Zero Coupon, 3.62%	2.40%-2.60%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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
30	If any weathly and the instance of			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	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			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Decition in subordination biography in liquidation (
	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
35		No	No	No
35 36				N/A
35 36 37	Non-compliant transitioned features	N/A	N/A	
36	Non-compliant transitioned features If yes, specify non-compliant features		N/A	14/74
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form		N/A	IVA
36	Non-compliant transitioned features If yes, specify non-compliant features		N/A	TVA
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		N/A	10/1
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form		N/A	10/1
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)		N/A	
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A Final Terms - CUSIP: 06368DR30	

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DS21	06368DT38	06368DT79
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEAO Instrument	Other TEXO Instrument
8	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 22 Mar 2025	Dated 24 Mar 2027	Dated 20 Mar 2025
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
	Ontinual call datetimti			
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
15	Tedemption amount / initial maturity	At par 011 22-191a1-2023	At pai 011 24-141a1-2023	At pai 011 29-101a1-2023
		At par on each March and	At par on each March and	At par on each March and
		September 22, commencing	September 24, commencing	September 29, commencing
		March 22, 2023 up to and	March 24, 2023 up to and	March 29, 2023 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.65%-2.85%	3.00%-3.50%	3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	inandatory	iviaridatory	ivialidatory	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			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
24				
31	If write-down, write-down trigger (s)			
32	If write-down, write-down trigger (s) If write-down, full or partial			
	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Examption from subordination
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DT87	06368DT95	06368DU28
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			• •
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Curer revolusirament	Other TEXO Institution
8	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 31 Mar 2025	Dated 31 Mar 2025	Dated 21 Mar 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	31-Mar-2025 Yes	31-Mar-2025 Yes	31-Mar-2027 Yes
14	133461 Call Subject to prior Supervisory approval	100	100	100
	Optional call datetimetime			
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
15	Tedemption amount / initial maturity	At pai on 31-iviai-2023	At par 011 31-141a1-2023	At pai on 31-iviai-2023
		At par on each March 31 and	At par on each March 31 and	At par on each March 31 and
		September 30, commencing March 31, 2023 up to and	September 30, commencing March 31, 2023 up to and	September 30, commencing March 31, 2023 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends	-	-	-
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	Mandatani	Mandatani	Mandatory
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative		110
23	Convertible or non-convertible		Cumulative	Cumulative
24	Convertible of Hon-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
25 26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DU44	06368DU51	06368DU69
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.355		0.06
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 31-Mar-2022	Liability - fair value option 1-Apr-2022	Liability - fair value option 1-Apr-2022
11	Perpetual or dated	Dated 31-Mar-2022	Dated 1-Apr-2022	Dated 1-Apr-2022
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 1-Apr-2023	At par on 1-Apr-2023
		At par on each March 21 and	At par an each April and October	At par on each April and October
		At par on each March 31 and September 30, commencing	At par on each April and October 1, commencing April 1, 2023 up	At par on each April and October 1, commencing April 1, 2023 up
		March 31, 2023 up to and	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	excluding the maturity date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	3.10%-4.00% No	3.00%-3.30% No	3.25%-4.00% No
15	Fully discretionary, partially discretionary or	140	140	140
20	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 N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) 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			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism Type of cubordination	Evomption from subardination	Evomption from subardination	Every subservices
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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			
		İ		
	Prospectus			
	· ·			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	· ·			
	· ·		Final Terms - CUSIP: 06368DU51	

Main Fea	tures Of Regulatory Capital Instruments			
(\$ millions	s 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
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Divid	DMO	Divid
2	for private placement)	06368DU77	06368DU85	06368DV50
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
30	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractad	Contractadi	Contractadi
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
	Amount recognised in regulatory capital (Currency in	N/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	USD 0.035	N/A 0.1	N/A 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
	Optional call date, contingent call dates and	A4 707 07 C A 7 7 0000	A4 man an C A = = 2000	A4 === 0.000
15	redemption amount / Initial maturity	At par on 6-Apr-2023	At par on 6-Apr-2023	At par on 8-Apr-2023
		A4	At a second Application of October	At many an arealy Applit and October
		At par on each April and October 6, commencing April 6, 2023 up	At par on each April and October 6, commencing April 6, 2023 up	At par on each April and October 8, commencing April 8, 2023 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
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
20	mandatory	IMARIDATORY	Iviandatory	IMARIDATORY
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			
	If convertible, specify instrument type convertible into			
29	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			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3.0	Ab		anguara nom odoordination	
	Position in subordination hierarchy in liquidation (specify			
35	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			
	Complement to Base Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl. 16 Base 16 Cl			
1	Supplement to Base Shelf Prospectus (if applicable)			
		i	i	<u> </u>
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368DU85	

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	except as noted)		I 	
		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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	D.M.O	S.W.C	D.W.O
2	for private placement)	06368DW59	06368DW83	06368DW91
_		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
34	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
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
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	USD 0.1		N/A 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		19-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Apr-2024	•	19-Apr-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Outland all data are a series a			
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
15	redemption amount / initial maturity	At par on 6-Apr-2023	At pai 011 14-Apr-2023	At par on 19-Apr-2023
		At par on each April and October	At par on each April and October	At par on each April and October
		8, commencing April 8, 2023 up	14, commencing April 14, 2023	19, commencing April 19, 2023
		to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	3.00%-3.10% No	3.15%-3.35% No	3.00%-3.25% No
19	Fully discretionary, partially discretionary or	INO	INO	INO
20	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
25	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	James and a second conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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 If write-down, permanent or temporary			
- 55	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Davi	David a court of D	Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Designation 12 Design
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
		1-2		1
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
1	rnang supplement (ii applicable)	Final Torms CLISID: 06369DWE	Final Torms CUSID: 06369DW9	Final Terms - CUSIP: 06368DW9
1				

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DX66	06368DY40	06368DZ80
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEAO Instrument	Other TEXO Instrument
8	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 10 Apr 2024	Dated 13 Apr 2029	Dated 20 Apr 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	19-Apr-2024 Yes	13-Apr-2028 Yes	29-Apr-2027 Yes
14	133461 Call Subject to prior Supervisory approval	100	100	100
	Optional call datetimetime			
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
13	Tedemption amount / initial maturity	At par on 19-Apr-2023	At pai on 13-Apr-2023	At pai 011 29-Api-2023
		At par on each April and October	At par on each April and October	At par on each April and October
		19, commencing April 19, 2023	13, commencing April 13, 2023	29, commencing April 29, 2023
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.10% No	3.70%-4.50% No	3.90%-4.30% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
20	mandatory	Manadory	Managery	Managery
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	in convertible, manualory or optional conversion	19/73	19/73	19/73
1	1	1		
28	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
28		N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINIO	BIVIO	BIVIO
2	for private placement)	06368DZ98	06368GHU4	06368GHX8
	- p p			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Apr-2022		, ,
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Apr-2025		14-Feb-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	,			
1				
1				
1				
1	Optional call date, contingent call dates and	At par an 20 A== 2000	At nor on 11 Av. 2000	At par on 14-Nov-2022
15	redemption amount / Initial maturity	At par on 29-Apr-2023	At par on 11-Aug-2022	At par on 14-Nov-2022
			At par on each February, May,	At par on each February, May,
		At par on each April and October	August, and November 11,	August, and November 14,
		29, commencing April 29, 2023		commencing November 14, 2022
16	Subsequent call dates, if applicable	up to and excluding the maturity date	to and excluding the maturity date	up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	up to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
16 17		up to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
	Coupons/dividends	up to and excluding the maturity date	to and excluding the maturity date	up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date Fixed	to and excluding the maturity date	up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date Fixed 3.40%-3.60%	to and excluding the maturity date Fixed 2.20%	up to and excluding the maturity date Fixed 1.50%-2.15%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	up to and excluding the maturity date Fixed 3.40%-3.60%	to and excluding the maturity date Fixed 2.20%	up to and excluding the maturity date Fixed 1.50%-2.15%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory	to and excluding the maturity date Fixed 2.20% No Mandatory	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory	to and excluding the maturity date Fixed 2.20% No Mandatory	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory No Cumulative	to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory No Cumulative Non-convertible	to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	up to and excluding the maturity date Fixed 3.40%-3.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date Fixed 1.50%-2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GJP3	06368GJW8	06368GK71
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	ourse i E to mou amon	ourse 12 to monument	Guidi i Este monament
8	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 Original maturity date / Final maturity	Dated 18-Feb-2026	Dated 18-Feb-2027	Dated 28-Feb-2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes 18-Feb-2026	Yes 18-Feb-2027	28-Feb-2025 Yes
17	issue. can subject to prior supervisory approvar			1.55
	Ontional call data continuent call datas and			
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
13	reactificion amount / initial maturity	711 par on 10 71ag 2020	1471	7 (pai on 20 7 (ag 2022
				At par on each February, May,
		At par on each February and		August, and November 28,
		August 18, commencing August 18, 2023 up to and excluding the		commencing August 28, 2022 up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	N/A	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Coupon rate and any related index	2.10%		2.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatory	Mandatani
20	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			
20	If convertible, specify instrument type convertible into			
29	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			
	If temporary write-down, description of write-			
34	down mechanism	Evenution form with P. C.	Evenuelian forms with 12 c	Evention form who P. C.
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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
	If yes, specify non-compliant features	N/A	N/A	N/A
37				
	Drospostus / Basa Shelf Drospostus / Sheat Ferra		1	1
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
				,
	Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			,
	Prospectus	MTN Prospectus Supplement		MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(S million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GK89	06368GM95	06368GNQ6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guidi i Erio inoliamoni	Guidi i Erio inoliamoni	Guidi i Este monament
8	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 29 Feb 2025	Dated 17 Mor 2025	Dated 7 Apr 2022
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	28-Feb-2025 Yes	17-Mar-2025 Yes	7-Apr-2032 Yes
14	1330C1 Call Subject to prior supervisory approval	100	100	100
	Ontional call date, contingent call dates and			
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
- 13	redemption amount / mittal maturity	711 par 611 26 146V 2622	The pair of 17 Dec 2022	711 par 011 7 Apr 2024
		At par on each February, May,	At par on each March, June,	
		August, and November 28,	September, and December 17,	At par on each January, April,
		commencing November 28, 2022 up to and excluding the maturity	commencing December 17, 2022 up to and excluding the maturity	July, and October 7, commencing April 7, 2024 up to and excluding
16	Subsequent call dates, if applicable	date	date	the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.85%-2.50%	2.00%-3.00%	4.00%
19	Existence of a dividend stopper	No	No	No
	• • • • • • • • • • • • • • • • • • • •	INU		
	Fully discretionary, partially discretionary or			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	mandatory	Mandatory	Mandatory	
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory	Mandatory No Cumulative	No Cumulative
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No Cumulative	Mandatory No	No
21 22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Position from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GNR4	06368GNS2	06368GNT0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 33.397	USD 30	
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-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 12-Oct-2022	At par on 14-Oct-2022	At par on 14-Apr-2023
	,,	.,		, , , ,
		At par on each January, April,	At par on each January, April,	At you are each April and October
		July, and October 12, commencing October 12, 2022	July, and October 14, commencing October 14, 2022	At par on each April and October 14, commencing April 14, 2023
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%		3.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	inandatory	INIAI IUAIOI Y	Manuatory	ivialidatory
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			
	If convertible, specify instrument type convertible into			
29	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			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Suborumation	Exemption from subordination	Exemption from Subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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 Proposition	MTN Propositive	MTN Propositive
		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		The sound of positions		sapportion
1			ì	ř.
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GNR4	Final Terms - CUSIP: 06368GNS2	Final Terms - CUSIP: 06368GN

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GNV5	06368GNW3	06368GPT8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guidi i Erio inoliamoni	ourse 12 to monument	Guidi i Este monament
8	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 31 Mar 2027	Dated 24 Mar 2025	Dated 20 Apr 2026
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	31-Mar-2027 Yes	31-Mar-2025 Yes	20-Apr-2026 Yes
14	1330C1 Call Subject to prior supervisory approval	100	100	100
	Ontional call date, contingent call dates and			
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
- 13	reactification amount / mittal maturity	7 C Par Oll O'l Wai 2021	7 t par on o r Mar 2020	7 (pai on 20 7 (p) 2020
		At par on each March 31, June	At par on each March 31, June	
		30, September 30, and December 31, commencing	30, September 30, and December 31, commencing	At par on each April and October 20, commencing April 20, 2023
		March 31, 2024 up to and	March 31, 2023 up to and	up to and excluding the maturity
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.75%		3.65%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatan	
20	mandatory			
21		- managery	Mandatory	Mandatory
. /1	Existence of a sten up or other incentive to redeem	•	,	
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	Mandatory No Cumulative
		No	No	No
22	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GQ67	06368GQN0	06368GQZ3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	A1/A	N 1/4
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	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 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 25-Apr-2022	Liability - fair value option 28-Apr-2022	Liability - fair value option 28-Apr-2022
12	Perpetual or dated	Dated 25-Apr-2022	Dated	Dated 26-Apr-2022
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 25-Apr-2023	At par on 28-Oct-2022	At par on 28-Oct-2022
		At par on each April and October	At par on each April and October	At par on each April and October
		25, commencing April 25, 2023 up to and excluding the maturity	28, commencing October 28, 2022 up to and excluding the	28, commencing October 28, 2022 up to and excluding the
16	Subsequent call dates, if applicable	date	maturity date	maturity date
	Coupons/dividends		-	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.125%	3.80%	4.10%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	mandatory	Managery	Managery	Managery
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative		
23	Consentible		Cumulative	Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
1	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/O Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/O Exemption from subordination
26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GQE0	06368D2C7	06368D2E3
	for private placement)	00300GQE0	00308D2C1	00300D2E3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
34	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Communication	Comradiadi	Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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 13	Perpetual or dated Original maturity date / Final maturity	Dated 29-Apr-2025	Dated 2-May-2027	Dated 2-May-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	FO OF FEE OF			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 29-Apr-2023	02-May-23	At par on 2-Aug-2022
				At par on each February, May,
		At par on each January, April,	Foob May and Navamber 2	August and November 2,
		July and October 29, commencing April 29, 2023 up to	Each May and November 2, commencing May 2, 2023 up to	commencing August 2, 2022 up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	3.45% No	Zero Coupon, 4.21%	3.50%-3.60% No
15	Fully discretionary, partially discretionary or	140	140	110
20	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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible 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
25	If a constitute and if it is a second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	IN/A	IN/A	IWA.
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN D		
<u> </u>		MTN Prospectus Supplement		
	Driging Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GOF	Final Terms - CUSIP: 06368D2C7	Final Terms - CUSIP: 06368D2F3

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000000000000000000000000000000000000	000000017	00000000
2	for private placement)	06368D2K9	06368D2L7	06368D2V5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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 0 May 2025	Dated 4.0 May 2007	Dated 43 May 2007
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
10	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
15	redemption amount / initial maturity	At par on 9-Aug-2022	IN/A	At par on 13-way-2023
		At par on each February, May,		
		August and November 9,		At par on each May and
		commencing August 9, 2022 up to and excluding the maturity		November 13, commencing May 13, 2023 up to and excluding the
16	Subsequent call dates, if applicable	date	N/A	maturity date
	Coupons/dividends			,
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
	Fully discretionary, partially discretionary or			L
20	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
25	If any world by any of the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second sec			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No No	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			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Partition to collaboration bits 100 to 100 to 100 to 100 to			
25	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>				
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	(ii applicable)	İ	I	
	Believe Construent III . P. 113			
	Pricing Supplement (if applicable)	Final Torms OHOD 20000001	Final Terms - CUSIP: 06368D2L7	Final Torms OHOD: 0000000

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000000000000000000000000000000000000	00000501/0	00000000
2	for private placement)	06368D2W3	06368D2Y9	06368D3D4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEAO Instrument	Other TEXO Instrument
8	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	At par on 13-May-2023	At par on 18-May-2023	At par on 20-May-2023
15	redemption amount / Initial maturity	At par on 13-way-2023	At par 011 16-Way-2023	At par 011 20-Way-2023
		At par on each May and	At par on each May and	At par on each May and
		November 13, commencing May	November 18, commencing May	November 20, commencing May
4.5		13, 2023 up to and excluding the	18, 2023 up to and excluding the	20, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
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
	Fully discretionary, partially discretionary or			
20	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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, conversion trigger (s) 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			
	If convertible, specify issuer of instrument it converts			
29	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 If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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: 06368D2W3	Final Terms - CUSIP: 06368D2Y9	Final Terms - CUSIP: 06368D3D4

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Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)			
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	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		00000000	0000001100
2	for private placement)	06368GR74	06368GRY5	06368GUP0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
9	millions, as of most recent reporting date) 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	·	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
13	recemption amount / mittal maturity	711 par on 10 may 2020	71 par on 10 1404 2022	71 pai on 17 Dec 2022
			At par on each February, May,	At par on each March, June,
		At par on each February, May,	August and November 13,	September and December 17,
		August and November 10,	commencing November 13, 2022	commencing December 17, 2022
16	Cubacquest call datas if applicable	commencing May 10, 2023 up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-4.00%	4.15%	3.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
20	mandatory	IMARIDATORY	Iviaridatory	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	in the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second se			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts		AV/A	
29	into	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
-	If temporary write-down, description of write-			
34	down mechanism	Francisco E. J. W. W.	Francisco E. J. W. W.	Francisco 6 1 " "
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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	MTN Prospectus	MTN Prospectus
	Supplement to Race Shelf Promoctus (if anniversal)			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
l				
I				
	Pricing Supplement (if applicable)	Final Terms CUSID: 06369CD74	Final Terms - CUSIP: 06368GRY5	Final Terms CLISID: 06260CLID

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GUQ8	06368GV38	06368GVB0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Carlot 12 to monamont	Guidi i Erio illou allion	outer 12 to monument
8	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 Original maturity date / Final maturity	Dated 16-Dec-2025	Dated 14- lup-2027	Dated 10- lun-2024
13 14	Issuer call subject to prior supervisory approval	Yes	14-Jun-2027 Yes	10-Jun-2024 Yes
17	issue. can subject to prior supervisory approval		1.55	
	Ontional call date, contingent call dates and			
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
-13	reactification amount / initial maturity	7 (pai 611 16 Mai 2020	7 t par on 11 dan 2020	7 K PGI GIT TO DOG 2022
		At par on each March, June,	At a same a seek book and	At a second second
		September and December 16, commencing March 16, 2023 up	At par on each June and December 14, commencing June	At par on each June and December 10, commencing
		to and excluding the maturity	14, 2023 up to and excluding the	December 10, 2022 up to and
16	Subsequent call dates, if applicable	date	maturity date	excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%		3.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20	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		
24		I NOTI-COTTVET LIDIE	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	N/A	Non-convertible N/A
	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A NO Exemption from subordination	N/A N/A N/A N/A N/A N/A NO Exemption from subordination
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A NO Exemption from subordination	N/A N/A N/A N/A N/A N/A NO Exemption from subordination
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GVC8	06368GVD6	06368GVX2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guidi i Erio inoliamoni	Guidi i Erio illou allion	ourse 12 to monument
8	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 45 Jun 2020	Dated 15 Dog 2025	Dated 20 Jun 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-Jun-2029 Yes	15-Dec-2025 Yes	30-Jun-2027 Yes
14	1330C1 Call Subject to prior supervisory approval	100	100	100
	Ontional call date, contingent call dates and			
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
- 13	redemption amount / mittal maturity	74 par 611 10 Dec 2022	74 par on 10 Dec 2022	74 par 011 50 0411 2025
			At par on each March, June,	
		At par on each June and	September and December 15,	At par on each March, June,
		December 15, commencing December 15, 2022 up to and	commencing December 15, 2022 up to and excluding the maturity	commencing June 30, 2023 up to
16	Subsequent call dates, if applicable	excluding the maturity date	date	and excluding the maturity date
				·
Ī	Coupons/dividends			
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	4.50%	4.00%	5.00%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	4.50% No	4.00% No	5.00% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	4.50%	4.00%	5.00%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	A.50% No Mandatory	A.00% No Mandatory	5.00% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	A.50% No Mandatory	A.00% No Mandatory No	5.00% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	A.50% No Mandatory	A.00% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	A.50% No Mandatory No Cumulative	A.00% No Mandatory No	5.00% No Mandatory
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	A.50% No Mandatory No Cumulative Non-convertible N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	A.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GW29	06368GWE3	06368GWF0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	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 13	Perpetual or dated Original maturity date / Final maturity	Dated 28-Jun-2024	Dated 15-Oct-2024	Dated 30-Dec-2024
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14	issue. can subject to prior supervisory approval		1.00	1.55
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Dec-2022	At par on 13-Jan-2023	At par on 30-Sep-2022
	reactification amount / initial material			
		At par on each March, June,	At par on each January, April,	At par on each March, June,
		September and December 30, commencing December 30, 2022	July and October 13, commencing January 13, 2023	September and December 30, commencing September 30,
		up to and excluding the maturity	up to and excluding the maturity	2022 up to and excluding the
16	Subsequent call dates, if applicable	date	date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.10%		4.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Intalidatory	INIAI Idatory	ivialidatory	Iviandatory
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			
20	If convertible, specify instrument type convertible into			
29	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			
a.	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Suporumation	Exemption from subordination	Exemption nom subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
36	If you annote you compliant footures	N/A	N/A	N/A
36 37	If yes, specify non-compliant features	i		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Propositive	MTNI Droops atten	MTN Propositive
	Prospectus / Base Shelf Prospectus / Short Form	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus Supplement		MTN Prospectus Supplement

(\$ million				
1	ns except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1		regulatory capital	regulatory capital	regulatory capital
	Issuer	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GWJ2	06368GWK9	06368GXM4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicable aleren.	or canada approadio morem	or carriaga appricable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 13-Jul-2023	At par on 15-Jul-2023	At par on 26-Oct-2022
				At par on each January, April,
		At par on each January, April,	At par on each January, April,	July and October 26,
		July and October 13,	July and October 15,	commencing October 26, 2022
		commencing July 13, 2023 up to	commencing July 15, 2023 up to	up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.00%	4.50%	4.00%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.00% No	4.50% No	4.00% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.00%	4.50%	4.00%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.00% No Mandatory	A.50% No Mandatory	A.00% No Mandatory
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.00% No	4.50% No	4.00% No
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.00% No Mandatory	A.50% No Mandatory	A.00% No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	A.50% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annotatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	A.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, pescify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GXJ1	06368GY43	06368D7B4
	ioi private piacement)	003089731	003083143	0030007154
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
30	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Communication	Communication	Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEXO Instrument	Other TEXO Instrument
8	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 Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	29-Jul-2022 Dated	29-Jul-2022 Dated	2-Aug-2022 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
1	Optional call date, contingent call dates and	At nor on 20 Int 2022	At nor on 20 Int 2022	At nor on 2 A
15	redemption amount / Initial maturity	At par on 29-Jul-2023	At par on 29-Jul-2023	At par on 2-Aug-2023
		At par on each January, April,	At par on each January, April,	At par on each February and
		July and October 29, commencing July 29, 2023 up to	July and October 29, commencing July 29, 2023 up to	August 2, commencing Aug 2, 2023 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	4.50% No	4.88% No	4.55% No
- 15	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No 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		NI/A	NI/A	
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
28			N/A	N/A
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature			
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A
29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A	N/A
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	N/A No
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A
29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	N/A No
29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No	N/A No	N/A No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s 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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Divid	D.W.O	Divid
2	for private placement)	06368D7X6	06368D7Y4	06368D8L1
2		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
34	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
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
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
9	millions, as of most recent reporting date) 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
15	redemption amount / initial maturity	At par on 12-Aug-2023	At par on 12-Aug-2023	At par on 19-Aug-2025
		At par on each February and	At par on each February and	At par on each February and
		August 12, commencing Aug 12,	August 12, commencing Aug 12,	August 19, commencing Aug 19,
		2023 up to and excluding the	2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	E: I	E. I	E
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	4.15% No	4.25% No	4.65% No
13	Fully discretionary, partially discretionary or	140	140	140
20	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 N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A 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			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, rull or partial			
	, ,			
	If temporary write-down, description of write-			
34	If temporary write-down, description of write- down mechanism			
	· · · · · · · · · · · · · · · · · · ·	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
34 34a 35	down mechanism Type of subordination 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
34 34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ millions	s 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
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Divid	DMO	Divid
2	for private placement)	06368D8R8	06368D8S6	06368D8T4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
30	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
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
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument		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
	Optional call date, contingent call dates and	A4 man an 2 Car 2000	At non on 2 Com 2000	A4 === == 0.000
15	redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 2-Sep-2023	At par on 2-Sep-2023
		At non-non-note Month and	At a sa sa sa sa h Manak and	At any an areal Manaka and
		At par on each March and September 2, commencing Sep	At par on each March and September 2, commencing Sep	At par on each March and September 2, commencing Sep
		2, 2023 up to and excluding the	2, 2023 up to and excluding the	2, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
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
20	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 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
21	If convertible, mandatory or optional conversion	IN/C	IN/A	IN/C
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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
	••	,	,	,
	Position in subordination hierarchy in liquidation (specify			
35	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			
1	Prospectus			
1			 	
	C			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368D8S6	

(\$ million	s except as noted)	Included in TLAO and 10 11	Included in TLAC continue.	Included in TLAO and 1 LL 11
			Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BINO	BMO
2	for private placement)	06368D8U1	06368GYW1	06368GZW(
		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contracta	Contracta	Contractadi
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
0	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument		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		18-Aug-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 12-Feb-2023	At par on 18-Aug-2027
		At par on each March and	At par on each February, May, August	
		September 2, commencing Sep	and November 12, commencing Feb	At par on each August 18,
		2, 2023 up to and excluding the	12, 2023 up to and excluding the	commencing Aug 18, 2027 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
	Coupons/dividends			
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
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Frietones of a story up or other inconting to radions	No	No	No
21	Existence of a step up or other incentive to redeem 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
26		N/A	N/A	
20	If convertible, conversion rate	N/A N/A	N/A	N/A
25	If convertible, conversion rate If convertible, mandatory or optional conversion			N/A N/A
		N/A	N/A	
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A
27 28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A
27 28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A	N/A N/A	N/A
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A	N/A N/A	N/A
27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A N/A	N/A
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A	N/A N/A	N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A NO	N/A N/A N/A No	N/A N/A No
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A	N/A N/A	N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A NO	N/A N/A N/A No	N/A N/A No
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A No Exemption from subordination	N/A N/A N/A NO Exemption from subordination	N/A N/A No Exemption from subordination
27 28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GZY6	06368LAV8	06368LAY2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicable areren	or carriaga appricable increm	or carriaga applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	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		23-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	At non-on-20 E-1- 2000	At non-on-20 Oct- 0000	A4 man an 22 O = 0000
15	redemption amount / Initial maturity	At par on 28-Feb-2023	At par on 29-Sep-2023	At par on 23-Sep-2023
		At par on last calendar day of		
		February, May 29, August 29,	At par on each March and	At par on each March and
		November 29, commencing February 28, 2023 up to and	September 29, commencing Sep 29, 2023 up to and excluding the	September 23, commencing Sep 23, 2023 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	maturity date
	Coupons/dividends	and great and special	, , , , , , , , , , , , , , , , , , ,	
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
	Fully discretionary, partially discretionary or			L
20	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
30	If any weight and of the transport			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	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			
1 7	If temporary write-down, description of write-			
34	down mechanism	Francisco (Francisco 6	Francisco 6
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
1	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No	No
35 36	Non-compliant transitioned features			N/A
	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	
36	If yes, specify non-compliant features	N/A	IN/A	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form		IVA	
36	If yes, specify non-compliant features	N/A MTN Prospectus	IVA	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	MTN Prospectus	IVA	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		IVA	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	IVA	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement	Final Terms - CUSIP: 06368LAV8	

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LAZ9	06368LBA3	06368LBB1
		Description of Outside and the leave	Description of Outside and the laws	Description of Outside and the laws
,	Coverning levels) 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
3	Governing law(s) of the instrument	or Cariada applicable triereiri	or Carrada applicable trierein	or Carrada applicable trierein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	0.66 Liability - fair value option	0.75 Liability - fair value option	2.175
10 11	Original date of issuance / Settlement	23-Sep-2022	22-Sep-2022	Liability - fair value option 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
	, , , , , , , , , , , , , , , , , , , ,			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 23-Sep-2023	At par on 22-Sep-2023	At par on 22-Sep-2023
13	reactification amounts a materials	7 % pai en 20 cop 2020	7 % par on 22 Gop 2020	7 K PGI GII 22 GGP 2020
		At par on each March and	At par on each March and	At par on each March and
		September 23, commencing Sep	September 22, commencing Sep	September 22, commencing Sep
10	Cubacaucant call dates if applicable	23, 2023 up to and excluding the	22, 2023 up to and excluding the maturity date	22, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
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
	Fully discretionary, partially discretionary or			
20	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 N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A N/A
	in convertible, manuatory or optional conversion	IN/A	11/7	IN/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	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			
	If temporary write-down, description of write-			
1	il temporary write-down, description of write-			
34	down mechanism			Cupantian from subscribes
34 34a	· · · · · · · · · · · · · · · · · · ·	Exemption from subordination	Exemption from subordination	Exemption from subordination
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
34a 35	down mechanism Type of subordination 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
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35	down mechanism Type of subordination 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
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 PF0	000001 PL 0	000001 PT0
2	for private placement)	06368LBF2	06368LBL9	06368LBT2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 27-Sep-2023	At par on 7-Oct-2023	At par on 14-Oct-2023
	, , , , , , , , , , , , , , , , , , , ,	, ,		,
		At par on each March and September 27, commencing Sep	At par on each April and October	At par on each April and October 14, commencing Oct 14, 2023 up
		27, 2023 up to and excluding the	7, commencing Oct 7, 2023 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.20% No	5.00% No	5.40% No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	Convertible or non-convertible 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
20	If convertible specific instrument time convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	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 If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Ded access to D. Sections	Designation Designation of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Contr	Ded access to D
35	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
26		N/A	N/A	N/A
36 37	ii yes, specify fior-combilant reatures		 	
	If yes, specify non-compliant features			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Final Terms - CUSIP: 06368LBF2	Final Terms - CUSIP: 06368LBL9	Final Terms - CUSIP: 06368LB

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 5110	000741/004	000741/000
2	for private placement)	06368LBU9	06374V2B1	06374V2C9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	A I / A	A1/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	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 Original maturity date / Final maturity	Dated 14-Oct-2029	Dated 31-Aug-2027	Dated 18-Aug-2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	Yes 31-Aug-2027	Yes 18-Aug-2025
	issue. can subject to prior supervisory approvar	1.55		1.55
	Ontional call date contingent call dates and			
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
13	reactificion amount / mittal maturity	7 (par 611 1 1 Got 2020	711 pair 511 51 71ag 2020	7 (pai on 10 1 05 2020
			At par on the last calendar day of	
		At par on each April and October	February, May, August and	At par on each February, May,
		14, commencing Oct 14, 2023 up to and excluding the maturity	November of each year, commencing Aug 31, 2023 up to	August and November 18, commencing Feb 18, 2023 up to
16	Subsequent call dates, if applicable	date	and excluding the maturity date	and excluding the maturity date
		date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends	uaio	and excidently the materity date	and excidently the materity date
17		Fixed	Fixed	Fixed
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.30%	Fixed 4.50%	Fixed 4.20%
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.30% No	Fixed 4.50% No	Fixed 4.20% No
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 5.30%	Fixed 4.50%	Fixed 4.20%
18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.30% No Mandatory	Fixed 4.50% No Mandatory	Fixed 4.20% No Mandatory
18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.30% No Mandatory	Fixed 4.50% No Mandatory	Fixed 4.20% No Mandatory
18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.30% No Mandatory	Fixed 4.50% No Mandatory	Fixed 4.20% No Mandatory
18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.30% No 5.30% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.30% No 5.30% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.30% No 5.30% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 5.30% No 5.30% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A N/A N	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 4.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374V3A2	06374V4R4	06374V4W3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	N/A	N1/0
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	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 Original maturity date / Final maturity	Dated 2-Sep-2025	Dated 21-Sep-2027	Dated 19-Sep-2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes 2-Sep-2025	Yes 21-Sep-2027	19-Sep-2025 Yes
	issue. can subject to prior supervisory approvar	1.55		1.55
	Ontional call data continuent call datas and			
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
-13	reactificion amount / initial maturity	7 (par 511 2 5un 2525	7 (par 511 2 1 Cop 2020	7 ti par on 10 mai 2020
		At par on each March, June,	At par on each March and	At par on each March and
		September and December 2,	September 21, commencing Sep	September 19, commencing Mar
10	Cubacaucant call dates if applicable	commencing Jun 2, 2023 up to and excluding the maturity date	21, 2023 up to and excluding the	19, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.35%		4.75%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible 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			
	If convertible, specify issuer of instrument it converts	l		
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		,		
	Position in subordination hierarchy in liquidation (specify			
35	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			
1	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
ĺ	<u>l</u>	INTER L LOSPECTOS	IVITIVE TOSPECTOS	IVITA I TOSPECIOS
				Ť
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
			MTN Prospectus Supplement Final Terms - CUSIP: 06374V4R4	

	tures Of Regulatory Capital Instruments			
(\$ Million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374V5E2	06374V5V4	06374V6P6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guidi i Erio inoliamoni	Carlot 12/10 monamon	ourse 12 to monument
8	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 20 Sep 2024	Dated 20 Son 2025	Dated 20 Son 2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	20-Sep-2024 Yes	30-Sep-2025 Yes	30-Sep-2027 Yes
14	1330C1 Call Subject to prior supervisory approval	100	100	100
	Ontional call date, contingent call dates and			
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
- 13	redemption amount / mittal maturity	74 par 611 20 Bec 2022	7tt pair on 30 Mair 2020	74 par 011 50 GCP 2025
		At par on each March, June,	At par on each March, June,	At par on each March and
		September and December 20,	September and December 30,	September 30, commencing Sep
16	Subsequent call dates, if applicable	commencing Dec 20, 2022 up to and excluding the maturity date	commencing Mar 30, 2023 up to and excluding the maturity date	30, 2023 up to and excluding the maturity date
10	Subsequent can dates, it applicable			
1	Coupons/dividends	and oxoldding the materity date	and oxercang the materity date	,
17	Coupons/dividends Fixed or floating dividend/coupon	-		,
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.25%	Fixed 5.00%	Fixed 5.25%
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.25%	Fixed 5.00% No	Fixed 5.25% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 4.25%	Fixed 5.00%	Fixed 5.25%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 4.25% No Mandatory	Fixed 5.00% No Mandatory	Fixed 5.25% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 4.25% No Mandatory	Fixed 5.00% No Mandatory	Fixed 5.25% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.25% No Mandatory No Cumulative	Fixed 5.00% No Mandatory No Cumulative	Fixed 5.25% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.25% No Mandatory No Cumulative Non-convertible	Fixed 5.00% No Mandatory No Cumulative Non-convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 4.25% No Mandatory No Cumulative	Fixed 5.00% No Mandatory No Cumulative	Fixed 5.25% No Mandatory No Cumulative
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, convendatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VAE6	06374VB62	06374VBP0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A
5 6	Post-transitional Basel III rules 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
	Amount recognised in regulatory capital (Currency in	Guidi 12 to mondiment	ourse 12 to monument	ourse 12 to monument
8	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 Original maturity date / Final maturity	Dated 20-Oct-2025	Dated 28-Oct-2027	Dated 31-Oct-2024
13 14	Issuer call subject to prior supervisory approval	Yes	28-Oct-2027 Yes	31-Oct-2024 Yes
	issue. can subject to prior supervisory approval	1.55		1.55
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 20-Apr-2023	At par on 28-Oct-2023	At par on 30-Apr-2023
- 13	reactification amount / initial maturity	7 (par on 20 7 pr 2020	7 tt pair 011 20 00t 2020	7 (par on 60 7 (pr 2020
		l		
		At par on each April and October		At par on each April 30 and
		20, commencing Apr 20, 2023 up to and excluding the maturity	July and October 28, commencing Oct 28, 2023 up to	October 31, commencing Apr 30, 2023 up to and excluding the
16	Subsequent call dates, if applicable	date	and excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%		5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatani	Mandatan	Mandatan
20	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
20	If convertible specific instrument time convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31		İ		
,	If write-down, write-down trigger (s)			
32	If write-down, write-down trigger (s) If write-down, full or partial			
	If write-down, full or partial If write-down, permanent or temporary			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Funnation from such a W	Example 6	Example 6-12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and 12 and
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities No
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities		Pari pasu to Deposit Liabilities
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32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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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 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A 9 Par value of instrument 3.2267 10 Accounting classification Liability - fair value option Liability - fair value 11 Original date of issuance / Settlement 1-Nov-2022 12 Perpetual or dated Dated Dated 13 Original maturity date / Final maturity 1-Nov-2027	N/A N/A Ment Other TLAC instrument N/A 0.694 USD 6.7
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 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A 9 Par value of instrument N/A N/A 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option Liability - fair value Original date of issuance / Settlement Dated Dated 13 Original maturity date / Final maturity 1-Nov-2027	N/A N/A Ment Other TLAC instrument N/A 0.694 USD 6.7
7 Instrument type Other TLAC instrument Other TLAC instrument 8 millions, as of most recent reporting date) N/A N/A 9 Par value of instrument Date Accounting classification Liability - fair value option Liability - fair value 11 Original date of issuance / Settlement Dated Dated 13 Original maturity date / Final maturity 1-Nov-2027	Ment Other TLAC instrument N/A 0.694 USD 6.7
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A Par value of instrument Accounting classification Liability - fair value option Liability - fair value option Liability - fair value 11 Original date of issuance / Settlement 1 -Nov-2022 Perpetual or dated Dated Dated 13 Original maturity date / Final maturity 1 -Nov-2027	N/A 0.694 USD 6.7
8 millions, as of most recent reporting date) N/A N/A 9 Par value of instrument 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value 11 Original date of issuance / Settlement 1 -Nov-2022 12 Perpetual or dated Dated Dated 13 Original maturity date / Final maturity 1 -Nov-2027	0.694 USD 6.7
9 Par value of instrument 3.2267 10 Accounting classification Liability - fair value option Liability - fair value 11 Original date of issuance / Settlement 1-Nov-2022 12 Perpetual or dated Dated Dated 13 Original maturity date / Final maturity 1-Nov-2027	0.694 USD 6.7
10 Accounting classification Liability - fair value option Liability - fair value 11 Original date of issuance / Settlement 1-Nov-2022 12 Perpetual or dated Dated Dated 13 Original maturity date / Final maturity 1-Nov-2027	
12 Perpetual or dated Dated Dated 13 Original maturity date / Final maturity 1-Nov-2027	populari Liability Idii Valde option
13 Original maturity date / Final maturity 1-Nov-2027	1-Nov-2022 2-Nov-2022
	Dated
14 I issuer call subject to prior supervisory approval Yes Yes	1-Nov-2027 2-Nov-2025
	Yes
Optional call date, contingent call dates and	
15 redemption amount / Initial maturity	023 At par on 2-Nov-2023
	·
At par on each May and At par on each May November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing Nov 1, November 1, commencing N	
2023 up to and excluding the 2023 up to and excluding the	
16 Subsequent call dates, if applicable maturity date maturity date	maturity date
Coupons/dividends	-
17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index 5.60%-6.20% 5.45%-6.00%	Fixed
18 Coupon rate and any related index 5.60%-6.20% 5.45%-6.00% 19 Existence of a dividend stopper No No	6.00%
Fully discretionary, partially discretionary or	110
20 mandatory Mandatory Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem No No 22 Noncumulative or cumulative Cumulative Cumulative	No Cumulative
22 Noncumulative or 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	
If convertible, specify instrument type convertible into	
29 into N/A N/A	N/A
30 Write-down feature No No	No
1 21 If write down write down trigger (s)	
31 If write-down, write-down trigger (s)	
32 If write-down, full or partial	
32 If write-down, full or partial 33 If write-down, permanent or temporary	
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-	ubordination Exemption from subordination
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Exemption from subordination Exemption from su	ubordination Exemption from subordination
32 If write-down, full or partial	
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34a Type of subordination Exemption from subordination Exemption from su	sit Liabilities Pari pasu to Deposit Liabilities
32 If write-down, full or partial	
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No No No No No No No No No	sit Liabilities Pari pasu to Deposit Liabilities
32	sit Liabilities Pari pasu to Deposit Liabilities
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination 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 No No No No No No Prospectus / Base Shelf Prospectus / Short Form	sit Liabilities Pari pasu to Deposit Liabilities
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination 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 No No No No No No Prospectus / Base Shelf Prospectus / Short Form	sit Liabilities Pari pasu to Deposit Liabilities No
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination 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 No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus	sit Liabilities Pari pasu to Deposit Liabilities No
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination 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 Non-compliant transitioned features No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus	sit Liabilities Pari pasu to Deposit Liabilities

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LDC7	06368LDH6	06368LDJ2
	for private placement)	00308EDC1	00308EDF10	00308LD32
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Communication	Comradia	Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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 12	Original date of issuance / Settlement Perpetual or dated	2-Nov-2022 Dated	8-Nov-2022 Dated	8-Nov-2022 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Nov-2023	At par on 8-Nov-2023	At par on 8-Nov-2023
		At par on each May and	At par on each May and	At par on each May and
		November 2, commencing Nov 2,		November 8, commencing Nov 8,
		2023 up to and excluding the	2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupon rate and any related index	5.80%	Fixed 5.50%-5.60%	5.25%-5.50%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative
22	Noncumulative or cumulative 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			
20	If convertible, specify instrument type convertible into			
29	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 If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Ded access to D. Sections	Ded access to D. Control Control	Ded access to D
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36 37	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	N/A
3,		1	1	· · · ·
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Drising Supplement (if and limbte)			
	Pricing Supplement (if applicable)	Fig. 1 Tames OHOID: 000001 DOZ	Final Terms - CUSIP: 06368LDH6	Final Tarms CHOD: 002001 D IO
1				

\$ millions 6	except as noted)	Included in TLAC and included.	Included in TLAC not included in	Included in TLAC net included.
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	DIVIO	BINIO
	or private placement)	06368LDK9	06368LDL7	06368LDN
	or private placement,	00002E110	0000222	000025
		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the law
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	nstruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in			
	millions, as of most recent reporting date)	N/A	N/A	N/A
	Par value of instrument	0.945		Linking franchis and a
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance / Settlement	8-Nov-2022		15-Nov-202
	Perpetual or dated	Dated 8 Nov 2025	Dated 9 Nov 2025	Dated 15 Nov 200
13 14	Original maturity date / Final maturity	8-Nov-2025	8-Nov-2025 Yes	15-Nov-203
14	Issuer call subject to prior supervisory approval	Yes	1 50	Yes
4.5	Optional call date, contingent call dates and	At par an 8 Nov 2002	At par an 8 Nay 2022	405/
15 r	edemption amount / Initial maturity	At par on 8-Nov-2023	At par on 8-Nov-2023	4853
		At par on each May and		Each May and November 15,
			At par on each May and November 8,	commencing November 15, 20
		2023 up to and excluding the	commencing Nov 8, 2023 up to and	up to and exlcuding the maturit
16	Subsequent call dates, if applicable	maturity date	excluding the maturity date	date.
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%		Zero Coupon, 5.35%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20 n	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
	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
20	If convertible specific instrument time convertible total			
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
	nto Write-down feature	No	No	N/A No
30	If write-down, write-down trigger (s)	INO	INO	INO
32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, rull or partial If write-down, permanent or temporary			
55	If temporary write-down, description of write-			
34 d	down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
'		1	1	
	Position in subordination hierarchy in liquidation (specify			
	nstrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 ir	Non-compliant transitioned features	No	No	No
	•	N/A	N/A	N/A
36	If yes, specify non-compliant features			
36 37			1	İ
36 37	Prospectus / Base Shelf Prospectus / Short Form			
36 37				
36 37 P	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36 37 P	Prospectus / Base Shelf Prospectus / Short Form			
36 37 P	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36 37 P P	Prospectus / Base Shelf Prospectus / Short Form Prospectus			

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LDR4	06368LDS2	06368LDT0
		Drovings of Optorio and the laws	Dravings of Optorio and the laws	Province of Ontario and the laws
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	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or Cariada applicable tricrem	or Cariada applicable tricrem	or Canada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 17-Nov-2023	At par on 17-Nov-2023	At par on 15-Nov-2023
		At par on each May and	At par on each May and	At par on each May and
		November 17, commencing Nov	November 17, commencing Nov	November 15, commencing Nov
		17, 2023 up to and excluding the	17, 2023 up to and excluding the	15, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.50%-7.00%	Fixed 5.25%-7.00%	Fixed 6.01%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
	,	,	,	j
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 N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A
	convertible, manuatory or optional conversion	1973	1973	1 1// 1
28	If convertible, specify instrument type convertible into			1
	If convertible, specify issuer of instrument it converts			
29	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-			1
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type or subordination	Exemption nom subordination	Exemption from Subordination	Exemplion from subordination
	Position in subordination hierarchy in liquidation (specify			1
35	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			1
	Prospectus			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
1				
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LDR4	Final Terms - CUSIP: 06368LDS2	Final Terms - CUSIP: 06368LDT0

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LDY9	06368LEJ1	06368LEK8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.4	0.15	
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
	Optional call date, contingent call dates and	A4 === == 40 N = 0000	A4 = = = = 4 B = 0000	A4 = = = = 4 B = = = = = =
15	redemption amount / Initial maturity	At par on 18-Nov-2023	At par on 1-Dec-2023	At par on 1-Dec-2023
		At par on each May and	At par on each June and	At par on each June and
		November 18, commencing Nov	December 1, commencing Dec	December 1, commencing Dec
16	Subsequent call dates, if applicable	18, 2023 up to and excluding the maturity date	1, 2023 up to and excluding the maturity date	1, 2023 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	
17	I ixed of floating dividend/coupon			lEived
10		Fixed 5 70%		Fixed 5.25%
18	Coupon rate and any related index	5.70%	5.50%	5.25%
18 19	Coupon rate and any related index Existence of a dividend stopper			
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.70% No	5.50% No	5.25% No
	Coupon rate and any related index Existence of a dividend stopper	5.70%	5.50%	5.25%
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.70% No Mandatory	5.50% No Mandatory	5.25% No Mandatory
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.70% No Mandatory	5.50% No Mandatory	5.25% No Mandatory
20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.70% No Mandatory No Cumulative	5.50% No Mandatory No Cumulative	No Mandatory No Cumulative
20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LFH4	06368LFR2	06368LFU5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	20.25		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 22-Dec-2022	Dated
13	Original maturity date / Final maturity	16-Dec-2025		23-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	The samples of prior super risory approval			
	Optional call date, contingent call dates and	40.5		
15	redemption amount / Initial maturity	At par on 16-Dec-2023	At par on 22-Dec-2023	At par on 23-Dec-2023
		At par on each June and		At par on each June and
		December 16, commencing Dec		December 23, commencing Dec
4.0		16, 2023 up to and excluding the	N/A	23, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	IN/A	maturity date
17		Fixed	Fixed-Floating	Fixed
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.15%	7.25%	5.45%
18 19	Existence of a dividend stopper	No 5.15%	No	No 5.45%
19	existence of a dividend stopper			
30	Fully discretionary partially discretionary or	140	110	140
	Fully discretionary, partially discretionary or			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21 22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LFV3	06368LFW1	06368LFX9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in			
8	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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At par on 22 Dec 2022	At pay on 22 Dec 2022	At pay on 22 Day 2022
15	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
	Coupons/dividends	The d	Eliza d	Fired
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.50%	Fixed 5.25%-5.75%	Fixed 5.50%-6.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
21	If convertible, mandatory or optional conversion	19/73	19/3	1973
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			l.,,,
29	Muito down footure	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
]				
	Position in subordination hierarchy in liquidation (specify			
35	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 N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	IN/A	IV/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LFV3	Final Terms - CUSIP: 06368LFW	Final Terms - CUSIP: 06368LFX

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LFY7	06368LFZ4	06368LGY6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
0	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.201		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 13-3an-2023
13	Original maturity date / Final maturity	22-Dec-2025		13-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	The same same same same same same same sam			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Dec-2023	At par on 22-Dec-2023	At par on 13-Jan-2024
				At par on each January and July
		At par on each December 22,	At par on each December 22,	13, commencing Jan 13, 2024 up
4.6		commencing Dec 22, 2023 up to	commencing Dec 22, 2023 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fived	Fived	Fixed
17		Fixed	Fixed	Fixed
18		E 200/		I = 7E0/ C 2E0/
10	Coupon rate and any related index	5.30%		5.75%-6.35%
19	Existence of a dividend stopper	5.30% No	No 5.10%	5.75%-6.35% No
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
19 20	Existence of a dividend stopper			
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	utures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06368LGZ3	06374VBV7	06374VBW
	The process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the process of the pr			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
Sa	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
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 15.343	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 14	Original maturity date / Final maturity	13-Jan-2028 Yes	17-Nov-2026	15-Nov-2024 Yes
14	Issuer call subject to prior supervisory approval	160	Yes	160
	Optional call date, contingent call dates and	At	At 47 N	At 45 14 0000
15	redemption amount / Initial maturity	At par on 13-Jan-2024	At par on 17-Nov-2023	At par on 15-May-2023
			At par on each May and	At par on each February, May,
		13, commencing Jan 13, 2024 up		August and November 15,
16	Subsequent call dates, if applicable	to and excluding the maturity date	17, 2023 up to and excluding the maturity date	commencing May 15, 2023 up to and excluding the maturity date
10	Coupons/dividends	date	maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18		Fixed 5.40%-6.00%	Fixed 6.00%	
	Fixed or floating dividend/coupon			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.40%-6.00% No	6.00% No	5.50% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.40%-6.00%	6.00%	5.50%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.40%-6.00% No Mandatory	6.00% No Mandatory	5.50% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.40%-6.00% No Mandatory	6.00% No Mandatory	5.50% No Mandatory
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.40%-6.00% No Mandatory	6.00% No Mandatory	5.50% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.40%-6.00% No Mandatory No Cumulative	Mandatory No Cumulative	5.50% No Mandatory No Cumulative
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annuatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, and and atory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, and and atory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual try or optional conversion If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	S.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
()	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06374VBX3	06374VBY1	06374VBZ8
2	for private placement)	06374VBA3	06374VB11	00374VBZ0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
		1		
		1		
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Nov-2023	At par on 3-May-2023	At par on 14-May-2023
		At par on each February, May,		
		August and November 15,	At par on each May and	At par on each May and
		commencing November 15, 2023		November 14, commencing May
		up to and excluding the maturity	3, 2023 up to and excluding the	14, 2023 up to and excluding the
16	Subsequent call dates, if applicable	date	maturity date	maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.25%	Fixed 5.80%	Fixed 6.00%
19	Existence of a dividend stopper	No	No 5.80 %	No
- 13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21		ļ		
	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22				
	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

3 3a 4 4 5 6 7 8 9 10 11 12 13 14	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	Included in TLAC not included in regulatory capital BMO 06374VC20 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument	regulatory capital BMO 06374VC38 Province of Ontario and the laws of Canada applicable therein Contractual	Included in TLAC not included in regulatory capital BMO 06374VC46 Province of Ontario and the laws of Canada applicable therein Contractual
3 3a 4 5 6 7 8 9 10 11 12 13	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	BMO 06374VC20 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual	Province of Ontario and the laws of Canada applicable therein
3 3a 4 5 6 7 8 9 10 11 12 13	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	06374VC20 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual	06374VC46 Province of Ontario and the laws of Canada applicable therein
3 3a 4 5 6 7 8 9 10 11 12 13	for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual	Province of Ontario and the laws of Canada applicable therein
3 3a 4 5 6 7 8 9 10 11 12 13	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual	Province of Ontario and the laws of Canada applicable therein
3a 4 5 6 7 8 9 10 11 12 13	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) **Regulatory treatment** Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	of Canada applicable therein Contractual N/A N/A N/A	of Canada applicable therein Contractual N/A	of Canada applicable therein
3a 4 5 6 7 8 9 10 11 12 13	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) **Regulatory treatment** Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	of Canada applicable therein Contractual N/A N/A N/A	of Canada applicable therein Contractual N/A	of Canada applicable therein
3a 4 5 6 7 8 9 10 11 12 13	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) **Regulatory treatment** Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	Contractual N/A N/A N/A N/A	Contractual N/A	
4 5 6 7 8 9 10 11 12 13	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A N/A N/A	N/A	Contractual
4 5 6 7 8 9 10 11 12 13	instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A N/A N/A	N/A	Contractual
5 6 7 8 9 10 11 12 13	Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A N/A N/A	N/A	Contractual
5 6 7 8 9 10 11 12 13	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A N/A		Í
5 6 7 8 9 10 11 12 13	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A N/A		N/A
7 8 9 10 11 12 13	Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument		N/A	N/A
8 9 10 11 12 13	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	Other TLAC instrument	N/A	N/A
9 10 11 12 13	millions, as of most recent reporting date) Par value of instrument		Other TLAC instrument	Other TLAC instrument
9 10 11 12 13	Par value of instrument			
10 11 12 13		N/A	N/A	N/A
11 12 13		USD 9	USD 42.25 Liability - fair value option	USD 8.157 Liability - fair value option
12 13	Accounting classification Original date of issuance / Settlement	Liability - fair value option 30-Nov-2022	30-Nov-2022	30-Nov-2022
13	Perpetual or dated	Dated	Dated	Dated
	Original maturity date / Final maturity	29-Nov-2024		30-Nov-2026
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
I				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-May-2023	At par on 30-Nov-2023	At par on 30-Nov-2023
		At par on the last calendar day of	At par on the last calendar day of	
		February, May, August and	February, May, August and	At par on each May and
				November 30, commencing Nov
		2023 up to and excluding the	2023 up to and excluding the	30, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.50%	Fixed 6.00%	Fixed 5.80%
19	Existence of a dividend stopper	No	No	No 3.00 / 0
- 13	Fully discretionary, partially discretionary or	110	110	110
20	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	zzz.,z.iasto. j o. optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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 If temporary write-down, description of write-			
34	down mechanism			1
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	<u> </u>	,		
	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
35	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
36	I -	MTN Prospectus	MTN Prospectus	MTN Prospectus
36	Prospectus			
36		WITH TOSPECIUS		
36	Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
36				
36		MTN Prospectus Supplement		MTN Prospectus Supplement

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

1 Iss Ur 2 for 3 Gc 3a oft inst Re 4 5 6 7 An 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	ssuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier or private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 If the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and edemption amount / Initial maturity	Included in TLAC not included in regulatory capital BMO 06374VC87 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes At par on 14-Jun-2023	regulatory capital BMO	Dated
3 Gc 3 Gc 3a of t inst Re 4 5 6 7 An 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier or private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 if the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illinons, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval	BMO 06374VC87 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	BMO 06374VC95 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	BMO 06374VCA2 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Yes
3 Gc 3a of t inst Re 4 5 6 7 An 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier or private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 if the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illinons, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-202: Dated 19-Dec-202: Yes
2 for 3 Gc Mit of t inst Re 4 5 6 7 Ann 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 If the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2022 Yes
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3a of t inst Re 4 5 6 7 An 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Means by which enforceability requirement of Section 13 If the TLAC Term Sheet is achieved (for other TLAC-eligible istruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	Contractual N/A N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	Contractual N/A N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
3a of t inst	f the TLAC Term Sheet is achieved (for other TLAC-eligible istruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date) Par value of instrument Accounting classification Driginal date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	N/A N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	N/A N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
3a of t inst	f the TLAC Term Sheet is achieved (for other TLAC-eligible istruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date) Par value of instrument Accounting classification Driginal date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	N/A N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	N/A N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
Re 4 5 6 7 7 Ann 8 mill 9 Pa 10 Acc 11 Or 12 Pe 13 14 Iss	Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	N/A N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	N/A N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
4 5 6 7 An 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in iiilions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
5 6 7 An Mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	N/A N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	N/A N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
6 7 An 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	N/A Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	N/A Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
7 An 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Instrument type Amount recognised in regulatory capital (Currency in illions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	Other TLAC instrument N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	Other TLAC instrument N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	Other TLAC instrument N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	N/A USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	N/A USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss	Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	USD 12 Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	USD 9.437 Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	USD 7 Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
10 Ac 11 Or 12 Pe 13 14 Iss 15 red	Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	Liability - fair value option 14-Dec-2022 Dated 14-Jun-2024 Yes	Liability - fair value option 16-Dec-2022 Dated 16-Dec-2024 Yes	Liability - fair value option 19-Dec-2022 Dated 19-Dec-2025 Yes
11 Or 12 Pe 13	Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	14-Dec-2022 Dated 14-Jun-2024 Yes	16-Dec-2022 Dated 16-Dec-2024 Yes	19-Dec-2022 Dated 19-Dec-2025 Yes
12 Pe 13 14 Iss 15 red	Perpetual or dated Original maturity date / Final maturity ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	14-Jun-2024 Yes	16-Dec-2024 Yes	19-Dec-2025 Yes
14 Iss	ssuer call subject to prior supervisory approval Optional call date, contingent call dates and	Yes	Yes	Yes
15 red	Optional call date, contingent call dates and			
16		At par on 14-Jun-2023	At par on 16-Jun-2023	At par on 19-Jun-2023
16		At par on 14-Jun-2023	At par on 16-Jun-2023	At par on 19-Jun-2023
16		At par on 14-Jun-2023	At par on 16-Jun-2023	At par on 19-Jun-2023
16		At par on 14-Jun-2023	At par on 16-Jun-2023	At par on 19-Jun-2023
16		At par on 14-Jun-2023	At par on 16-Jun-2023	At par on 19-Jun-2023
				1
		At par on each March, June,	At par on each June and	At par on each June and
		September and December 14,	December 16, commencing Jun	December 19, commencing Jun
		commencing Jun 14, 2023 up to		19, 2023 up to and excluding the
Co	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
47	Coupons/dividends	Phos d	Eliza d	Fire d
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.25%	Fixed 5.40%	Fixed 5.50%
18 19	Existence of a dividend stopper	5.25% No	No	No 5.50%
19	Fully discretionary, partially discretionary or	INO .	140	110
20 mar		Mandatory	Mandatory	Mandatory
20 11101	alidatory	Mandatory	Ivialidatol y	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
	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			
	If convertible, specify issuer of instrument it converts			1 .
29 into		N/A	N/A	N/A
	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			
] ,	If temporary write-down, description of write-			1
	own mechanism	Examplian from subordination	Evernation from subordination	Evernation from subordination
34a Typ	ype of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Do.	Position in subordination hierarchy in liquidation (specify			1
	strument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
	f yes, specify non-compliant features	N/A	N/A	N/A
	rospectus / Base Shelf Prospectus / Short Form			1
Pro	rospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	'		I	
Sup	•			Little Control
	upplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	•	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
Pric	•	MTN Prospectus Supplement	MTN Prospectus Supplement	MIN Prospectus Supplement

	ns except as noted)			
1		Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCB0	06374VCC8	06374VCD
		003747680	003747000	003747025
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		Guidi 12 to mondiment	
8	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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Dec-2023	At par on 30-Dec-2023	At par on 30-Jun-2023
		At nor on each March, June	At nor on each lune and	At nor on each lune and
		At par on each March, June, September and December 30,	At par on each June and December 30, commencing Dec	At par on each June and December 30, commencing Jun
		commencing Dec 30, 2023 up to		30, 2023 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
	Coupons/dividends	,	,,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18				
19	Coupon rate and any related index	5.50%	5.40%	
13	Coupon rate and any related index Existence of a dividend stopper	5.50% No	5.40% No	
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	5.25% No
20	Existence of a dividend stopper			5.25%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	5.25% No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	5.25% No Mandatory
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	5.25% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	s except as noted)			
Ī		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCE4	06374VCF1	06374VCG9
	ioi private piacement)	003747024	003747611	003747003
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 5	USD 5 Liability - fair value option	USD 5 Liability - fair value option
10 11	Original date of issuance / Settlement	Liability - fair value option 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Jan-2024	At par on 17-Jan-2024	At par on 18-Jan-2024
		At par on each January, April,	At par on each January, April,	At par on each January, April,
		July and October 18,	July and October 17,	July and October 18,
		commencing Jan 18, 2024 up to	commencing Jan 17, 2024 up to	commencing Jan 18, 2024 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.375%	
19				5 45%
	Existence of a dividend stopper			
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	5.45% No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory			
20	Fully discretionary, partially discretionary or	No	No	No
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	utures Of Regulatory Capital Instruments as except as noted)			
	is cheept as noted,	Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCH7	06374VCJ3	06374VCK
	ioi private piacement)	0037476117	003747033	003747670
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment 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
	Amount recognised in regulatory capital (Currency in			
8	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 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 20-Jan-2023	Liability - fair value option 20-Jan-2023	Liability - fair value option 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
1				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 20-Jul-2023	At par on 20-Jul-2023	At par on 17-Jul-2023
	, , , , , , , , , , , , , , , , , , , ,		,	
		l.,	l.,	
		At par on each January and July	At par on each January and July	At par on each January and July
		20, commencing Jul 20, 2023 up to and excluding the maturity	20, commencing Jul 20, 2023 up to and excluding the maturity	17, commencing Jul 17, 2023 up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
	Coupons/aiviaenas			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.50%	5.20%	5.25%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.50% No	5.20% No	5.25% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.50%	5.20%	5.25%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.50% No Mandatory	5.20% No Mandatory	5.25% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.50% No Mandatory	5.20% No Mandatory	5.25% No Mandatory
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.50% No Mandatory	5.20% No Mandatory	5.25% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.50% No Mandatory No Cumulative	5.20% No Mandatory No Cumulative	5.25% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.25% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annuatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual or partially If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, and and atory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual try or optional conversion If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual try or optional conversion If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	S.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	ns except as noted)			
1	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCL8	06374VCM6	06374VCN4
		003747020	00374701010	0037470144
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	O and the advised	OttI	O a return at well
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
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
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
- 8 - 9	millions, as of most recent reporting date) 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		30-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	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
	Coupons/dividends	maturity date		dato
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
	- Individual of	manage y	- Mariadiory	manadory
21	Existence of a step up or other incentive to redeem			
		No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

1 	ns except as noted)			
3 3a		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
3 3a		regulatory capital	regulatory capital	regulatory capital
3 3a	Issuer	ВМО	BMO	BMO
3 3a	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCP9	06374VCQ7	06374VCR
3a	ioi private piacement)	003747613	003747007	003747610
3a				
3a		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	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
	Regulatory treatment	11/A	11/4	A1/A
4 5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	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 21 Jan 2025	Dated 21 Jan 2029	Dated 31 Ion 2029
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	31-Jan-2025 Yes	31-Jan-2028 Yes	31-Jan-2028 Yes
14	issuer can subject to prior supervisory approval	100	100	100
	Outlined will day to the control of			
15	Optional call date, contingent call dates and	At par on 31-Jul-2023	At par on 31-Jan-2024	At par on 31-Jan-2024
15	redemption amount / Initial maturity	At par 01131-301-2023	At par 011 31-3a11-2024	At par 01131-3a11-2024
		At par on each January and July	At par on the last calendar day of	At par on each January and July
		31, commencing Jul 31, 2023 up		31, commencing Jan 31, 2024 up
		to and excluding the maturity	commencing Jan 31, 2024 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Eivod	Fixed	Eivad
17 18	Coupon rate and any related index	Fixed 5.10%	Fixed 5.06%	Fixed 5.40%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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
	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, conversion rate	N/A		NI/A
25 26			N/A N/Δ	N/A
25	If convertible, mandatory or optional conversion	N/A	N/A N/A	N/A N/A
25 26 27	If convertible, mandatory or optional conversion			
25 26	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
25 26 27	If convertible, mandatory or optional conversion			
25 26 27 28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
25 26 27 28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
25 26 27 28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A	N/A
25 26 27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A
25 26 27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
25 26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A No	N/A N/A No
25 26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A
25 26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A No	N/A N/A No
25 26 27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	258361709	06368LHS8	06368LHV1
	 			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carriada applicable trioren	or carriada applicable trioroni	or carriada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR 50		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
	Optional call date, contingent call dates and			
15	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
	Coupons/dividends			
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
20	mandatory	INIAIIGAIOIY	ivialidatory	Ivialidatory
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
21	in convertible, manuatory or optional conversion	19//3	1973	19/73
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
55	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	I			
	Position in subordination hierarchy in liquidation (specify	David a court of D	Davi 4- D	Designation Designation
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement		
	1			
	Pricing Supplement (if applicable)			

(\$ million				
1	ns except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1		regulatory capital	regulatory capital	regulatory capital
	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LHW9	06368LJB3	06368LJF4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
<u>6</u> 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s			
	Optional call date, contingent call dates and	At par an 02 Est 2004	At par an 09 Est 2004	At par an 08 Est 2004
15	redemption amount / Initial maturity	At par on 03-Feb-2024	At par on 08-Feb-2024	At par on 08-Feb-2024
			l	
		At par on each February and	At par on each February and	At par on each February and
		August 3, commencing Feb 03,	August 8, commencing Feb 08,	August 8, commencing Feb 08,
16	Cubecoupe cell dates if applicable	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
	Coupons/uividends			
17	Fixed or fleating dividend/coupen	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed 5 159/ 5 659/	Fixed 5 20% 5 60%	Fixed 4.05% 5.25%
18	Coupon rate and any related index	5.15%-5.65%	5.20%-5.60%	4.95%-5.25%
	Coupon rate and any related index Existence of a dividend stopper			
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.15%-5.65% No	5.20%-5.60% No	4.95%-5.25% No
18	Coupon rate and any related index Existence of a dividend stopper	5.15%-5.65%	5.20%-5.60%	4.95%-5.25%
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.15%-5.65% No Mandatory	5.20%-5.60% No Mandatory	4.95%-5.25% No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.15%-5.65% No Mandatory	5.20%-5.60% No Mandatory	4.95%-5.25% No Mandatory
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.15%-5.65% No Mandatory No Cumulative	5.20%-5.60% No Mandatory No Cumulative	4.95%-5.25% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.15%-5.65% No Mandatory No Cumulative Non-convertible	5.20%-5.60% No Mandatory No Cumulative Non-convertible	A.95%-5.25% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	S.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5.15%-5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5.20%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	A.95%-5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LJN7	06368LJP2	06368LJT4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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		24-Feb-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	Optional call date, contingent call dates and	A4 = = = 47 A 0000	At 2 2 2 47 A 2005	A4 = = = = 04 = 4 = 000 f
15	redemption amount / Initial maturity	At par on 17-Aug-2023	At par on 17-Aug-2023	At par on 24-Feb-2024
		At par on each February and	At par on each February and	At par on each February and
		August 17, commencing Aug 17,	August 17, commencing Aug 17,	
4.0		2023 up to and excluding the	2023 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	, ,	Fixed	Fixed	Fixed
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.35%	5.20%	
18 19	Existence of a dividend stopper	No 5.35%	No 5.20%	5.15%-5.50% No
19	Fully discretionary, partially discretionary or	INO	140	NO
20	mandatory	Mandatory	Mandatory	Mandatory
20	Illialidatory	ivialidatory	Manualory	
21				,
21	Evistance of a stan up or other insentive to redeem	No	No	,
22	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No
22	Noncumulative or cumulative	Cumulative	Cumulative	No Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LJS6	06368LKF2	06368LKJ4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carriada applicable trioren	or carriada applicable trioroni	or carriada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Feb-2024	At par on 24-Feb-2024	At par on 24-Feb-2024
				.,
		At par on each February and	At par on each February and	At par on each February and
		August 24, commencing Feb 24,	August 24, commencing Feb 24,	August 24, commencing Feb 24,
		2024 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.00%-5.25% No	5.40%-5.70% No	5.60%-5.75% No
19	Fully discretionary, partially discretionary or	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
	That is a second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second	a.radio.y	- Mariadio. y	manadio.y
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	in conversion, manualory or optional conversion	19//3	19/7	13/73
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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
	••			
	Position in subordination hierarchy in liquidation (specify			
35	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			
	· ·			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable)			
	· ·	Final Terms - CUSID: 063681 ISS	Final Terms - CUSIP: 06368LKF2	Final Terms - CHSIP: 063681 K M

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06374VCS3	06374VJX5	06374VJY
2	for private placement)	063747C33	0637473/5	063747313
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 28		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
1				
1	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Aug-2023	At par on 10-Aug-2023	At par on 14-Feb-2024
		-	-	-
		At par on each February and	At par on each February, May,	At par on each February, May,
		August 10, commencing Aug 10,	August and November 10,	August and November 14,
		2023 up to and excluding the	commencing Aug 10, 2023 up to	commencing Feb 14, 2024 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends	E: 1	E. I	i -
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed F 400/
18 19	Coupon rate and any related index	5.25% No	5.00% No	5.40% No
19	Existence of a dividend stopper	INO	INO	INO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Intalidatory	IMARIGATORY	Ivialidatol y	ivialidatol y
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				
20	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	No
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	Exemption from subordination	No Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ 1111101	atures Of Regulatory Capital Instruments as except as noted)			
l	is except as floted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06374VJZ0	06374VK21	06374VK4
	- p p			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6		USD 1
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Feb-2023	Liability - fair value option 15-Feb-2023	Liability - fair value option 17-Feb-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Feb-2026	15-Feb-2028	17-Feb-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	At non on 45 A 2002	At non on 45 5-1: 0004	At now on 47 A 0000
15	redemption amount / Initial maturity	At par on 15-Aug-2023	At par on 15-Feb-2024	At par on 17-Aug-2023
		At par on each February and	At par on each February and	At par on each February and
		August 15, commencing Aug 15,	August 15, commencing Feb 15,	August 17, commencing Aug 17,
		2023 up to and excluding the	2024 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends 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
	Fully discretionary, partially discretionary or			
20	mandatory			
		Mandatory	Mandatory	Mandatory
21		•	,	,
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	Mandatory No Cumulative
	Existence of a step up or other incentive to redeem	No	No	No
22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
()	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00074)///54	00074\//00	000741/4/77
2	for private placement)	06374VK54	06374VK62	06374VK70
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			··
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 27-Aug-2023	At par on 28-Feb-2024	At par on 28-Feb-2024
	, , , , , , , , , , , , , , , , , , ,			,
		At par on each February and	At par on each February, May,	At par on each February, May,
		August 27, commencing Aug 27,	August and November 28,	August and November 28,
		2023 up to and excluding the		=
		2023 up to and excluding the	commencing Feb 28, 2024 up to	commencing Feb 28, 2024 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	commencing Feb 28, 2024 up to and excluding the maturity date
16	Coupons/dividends			and excluding the maturity date
16 17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	and excluding the maturity date Fixed	
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 5.10%	and excluding the maturity date Fixed 5.60%	and excluding the maturity date Fixed 5.35%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	and excluding the maturity date Fixed	and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	maturity date Fixed 5.10% No	and excluding the maturity date Fixed 5.60% No	and excluding the maturity date Fixed 5.35% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed 5.10%	and excluding the maturity date Fixed 5.60%	and excluding the maturity date Fixed 5.35%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed 5.10% No Mandatory	and excluding the maturity date Fixed 5.60% No Mandatory	and excluding the maturity date Fixed 5.35% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.10% No Mandatory	and excluding the maturity date Fixed 5.60% No Mandatory	and excluding the maturity date Fixed 5.35% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date Fixed 5.10% No Mandatory No Cumulative	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A MTN Prospectus MTN Prospectus Supplement

/¢ million	tures Of Regulatory Capital Instruments s except as noted)			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002747/1/00	00274\//00	002001 IAM
2	for private placement)	06374VK88	06374VK96	06368LKM
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 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
		<u> </u>		
		1		
	Optional call date, contingent call dates and	1		
15	redemption amount / Initial maturity	At par on 28-Aug-2023	At par on 28-Aug-2023	At par on 08-Sep-2023
	,			·
		At par on each February and	At par on each February, May,	At par on each March and
		August 28, commencing Aug 28,	August and November 28,	September 8, commencing Sep
		2023 up to and excluding the	commencing Aug 28, 2023 up to	08, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date
	Coupons/dividends		and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same grant and the same	
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 Sissip	No Single	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
	The state of y	mandatory	inandatory	manadion
21	Existence of a step up or other incentive to redeem			
22		No	No	No
	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23				
23 24	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative	Cumulative
24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
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24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

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1	(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
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19 Existence of a dividend stopper	-				6.00%
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20 mandatory Mandatory Mandatory Mandatory Mandatory	19		110	INO	110
21 Existence of a step up or other incentive to redeem No No No No No No No Noncompatible Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulativ	20		Mandatory	Mandatory	Mandatory
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 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 If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts If wire-down, write-down trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	20	mandatory	Iviandatory	Ivialidatory	Iviandatory
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 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 If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts If wire-down, write-down trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	21	Existence of a stan up or other incentive to redeem	No	No	No
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29 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, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No					
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36 Non-compliant transitioned features No No No No No No No No No No No No No	35		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus	36				
Prospectus / Base Shelf Prospectus / Short Form Prospectus	37	If yes, specify non-compliant features	N/A	N/A	N/A
Prospectus		Prospectus / Rase Shelf Prospectus / Short Form			
Supplement to Base Shelf Prospectus (if applicable)		1 Tospectus			
	[Sunnlement to Base Shelf Prospectus (if applicable)			
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Pricing Supplement (if applicable)		Pricing Supplement (if applicable)			
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(\$ million	tures Of Regulatory Capital Instruments			
(÷ 11111111111	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LKN5	06368LKS4	06368LLB0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicable increm	or carriaga applicable increm	or carrada appricació increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
	Ontinue la collidata			
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
15	redemption amount / initial maturity	At par 011 03-101at-2024	At par 011 03-101a1-2024	At par on 10-war-2024
		At par on each March and	At par on each March and	At par on each March and
		September 3, commencing Mar	September 3, commencing Mar	September 10, commencing Mar
10	Cubacquant call dates if applicable	03, 2024 up to and excluding the	03, 2024 up to and excluding the	10, 2024 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.15%	5.20%-5.40%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem			
22	· ·	No Correcteding	No Cumulativa	No Curroulative
	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
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	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LKY1	06368LLC8	06368LLD6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or cariada applicable tricient	or cariada applicable tricrem	or carrada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 1.515
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		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Mar-2024	At par on 13-Mar-2024	At par on 13-Mar-2024
		At par on each March and	At par on each March and	At par on each March and
		September 10, commencing Mar	September 13, commencing Mar	September 13, commencing Mar
		10, 2024 up to and excluding the	13, 2024 up to and excluding the	13, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends 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 3.0370
	Fully discretionary, partially discretionary or			
20	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 N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A
	in convertible, manualory or optional conversion	1973	1971	1 1/7 1
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
340	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2.5mp.ion nom suborumation	2.5mpton nom suborumation	
1	Position in subordination hierarchy in liquidation (specify			
35	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			
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	<u> </u>			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LKY1	Final Terms - CUSIP: 06368LLC8	Final Terms - CUSIP: 06368LLD6

3 Gove Mear 3a of the instrur Regul 4 Tr 5 Pc 6 El 7 In Amou 8 million 9 Par vi 10 Accol 11 Origir 12 Perpe 13 Oo 14 Issue 16 Su Coupt 17 redem 16 Su Coupt 17 Ft 20 manda 21 Ex 22 Nt 23 Conve 24 If		Included in TLAC not included in regulatory capital BMO 06368LLE4 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes At par on 13-Mar-2024	regulatory capital BMO 06374VKA3 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A Other TLAC instrument	Liability - fair value option 16-Mar-2023 Dated
3 Gove 3 Gove 3 Gove 4 Tr 5 Pc 6 El 7 In Amou 8 million 9 Par vi 10 Accou 11 Origin 12 Perpe 13 Ou 14 Issued 15 redem 16 Su Coupu 17 Fi 18 Cc 19 Ex 20 manda 21 Ex 22 Nu 23 Convu 24 If	poverning law(s) of the instrument eans by which enforceability requirement of Section 13 the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) equiatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ur value of instrument trounting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	BMO 06374VKA3 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
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3a	eans by which enforceability requirement of Section 13 the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) rgulatory treatment Transitional Basel III rules Post-transitional Basel IIII rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ir value of instrument trounting classification riginal date of issuance / Settlement terpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	Contractual N/A N/A N/A Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	Contractual N/A N/A N/A Other TLAC instrument N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	Contractual N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
3a of the instrur Regul 4 Tr 5 Pec 6 El 7 In Amou 8 million 9 Par v. 10 Accol 11 Origin 12 Perpe 13 Ori 14 Issue 15 redem 16 Su Coupt 17 Fit 18 Co 19 Ex 20 manda 21 Ex 22 Ne 23 Conve 24 If	the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ir value of instrument counting classification riginal date of issuance / Settlement repetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A N/A Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	N/A N/A N/A Other TLAC instrument N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
16 Su	ruments governed by foreign law) regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) in value of instrument trounting classification riginal date of issuance / Settlement repetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A N/A Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	N/A N/A N/A Other TLAC instrument N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
Regul 4	regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) in value of instrument recognised in signal date of issuance / Settlement repetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval	N/A N/A N/A Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	N/A N/A N/A Other TLAC instrument N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
4 Tr 5 Pc 6 El 7 In	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) in value of instrument in value of instrument in value of instrument in value of instrument in value of instrument in value of instrument in value of instrument in value of insurance / Settlement in value of insurance / Settlement in value of value of value of insurance / Settlement in value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of value of v	N/A N/A Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	N/A N/A Other TLAC instrument N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
S	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) irvalue of instrument ircounting classification riginal date of issuance / Settlement irrepetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	N/A N/A Other TLAC instrument N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
6 El 7 In Amou 8 million 9 Par vi 10 Accou 11 Origin 12 Perpe 13 Oi 14 Issue 16 Su 17 Fi 18 Co 19 Ex 20 manda 21 Ex 22 Ni 23 Conve 24 If	Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) in value of instrument counting classification ciginal date of issuance / Settlement repetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	Other TLAC instrument N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	Other TLAC instrument N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	Other TLAC instrument N/A USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
8 million 9 Par vi 10 Accou 11 Origin 12 Perpe 13 Oi 14 Issue 16 Su 17 Fi 18 Cc 19 Ex 20 manda 21 Ex 22 Ni 23 Conve 24 If	mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ir value of instrument counting classification riginal date of issuance / Settlement repetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	N/A USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	N/A USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
8 million 9 Par vi 10 Accou 11 Origin 12 Perpe 13 O 14 Issue O 15 redem 16 Su Coup 17 Fi 18 Cc 19 Ex 20 manda 21 Ex 22 Ni 23 Conve 24 If	lions, as of most recent reporting date) or value of instrument counting classification riginal date of issuance / Settlement repetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
9 Par vi 10 Account 11 Origin 12 Perpe 13 Oi 14 Issue Oi 15 redem 16 Su Coupp 17 Fu 18 Cu 19 Ex 20 manda 21 Ex 22 Nu 23 Conve 24 If	or value of instrument counting classification riginal date of issuance / Settlement creetual or dated original maturity date / Final maturity cuer call subject to prior supervisory approval	USD 0.5 Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	USD 8.4 Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	USD 10 Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
10 Account 11 Origin 12 Perper 13 Origin 14 Issuer 14 Issuer 15 redem 16 Success 17 Fit 18 Coup 17 Fit 18 Coup 17 Fit 18 Coup 17 Fit 18 Coup 17 Fit 18 Coup 17 Fit 18 Coup 17 Fit 18 Coup 17 Fit 18 Coup 18 Coup 19 Ex 20 manda	counting classification riginal date of issuance / Settlement repetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	Liability - fair value option 13-Mar-2023 Dated 13-Mar-2025 Yes	Liability - fair value option 15-Mar-2023 Dated 15-Mar-2028 Yes	Liability - fair value option 16-Mar-2023 Dated 16-Mar-2026 Yes
11 Origin 12 Perpe 13 Origin 14 Issuer Origin 15 redem 16 Successor 17 Fit 18 Coccoupt 17 Fit 20 manda 21 Ex 22 No. 23 Convey 24 If	riginal date of issuance / Settlement repetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	13-Mar-2023 Dated 13-Mar-2025 Yes	15-Mar-2023 Dated 15-Mar-2028 Yes	16-Mar-2023 Dated 16-Mar-2026 Yes
12 Perper 13 Oi 14 Issuer 14 Issuer 15 redem 15 redem 15 redem 15 redem 15 redem 15 redem 15 redem 17 Fit 18 Coupr 17 Fit 18 Coupr 17 Fit 18 Coupr 17 Fit 20 manda 21 Ex 22 No 23 Convert 24 If	rpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	Dated 13-Mar-2025 Yes	Dated 15-Mar-2028 Yes	Dated 16-Mar-2026 Yes
13 Or 14 Issued 15 Issued 16 Succession 17 Fig. 18 Co. 19 Ex. 20 manda 21 Ex. 22 Nr. 23 Converse 24 If	Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	13-Mar-2025 Yes	15-Mar-2028 Yes	16-Mar-2026 Yes
14 Issued 16 Su 17 Fit 18 Co 19 Ex 20 manda 21 Ex 22 No. 23 Converted 24 If	suer call subject to prior supervisory approval Optional call date, contingent call dates and	Yes	Yes	Yes
16 Su Coupi 17 Fi 18 Cc 19 Ex 20 manda 21 Ex 22 Ni 23 Convi	•	At par on 13-Mar-2024	At par on 15-Mar-2024	At par on 16-Sep-2023
16 Su Coupi 17 Fi 18 Cc 19 Ex 20 manda 21 Ex 22 Ni 23 Convi	•	At par on 13-Mar-2024	At par on 15-Mar-2024	At par on 16-Sep-2023
16 Su Coupi 17 Fi 18 Cc 19 Ex 20 manda 21 Ex 22 Ni 23 Convi	•	At par on 13-Mar-2024	At par on 15-Mar-2024	At par on 16-Sep-2023
16 Su Coupi 17 Fi 18 Cc 19 Ex 20 manda 21 Ex 22 Ni 23 Convi	•	At par on 13-Mar-2024	At par on 15-Mar-2024	At par on 16-Sep-2023
16 St. Coup. 17 Fi: 18 Cc 19 Ex 20 manda 21 Ex 22 Nx 23 Conve	emption amount / Initial maturity	At par on 13-Mar-2024	At par on 15-Mar-2024	At par on 16-Sep-2023
Coup 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 No 23 Conve 24 If				
Coupi 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 No 23 Conve 24 If				
Coupi 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 Ni 23 Conve 24 If				
Coupi 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 Ni 23 Conve 24 If				
Coupi 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 Ni 23 Conve 24 If				
Coupi 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 Ni 23 Conve 24 If				
Coupi 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 Ni 23 Conve 24 If				
Coupi 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 No 23 Conve 24 If				
Coup 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 No 23 Conve 24 If				
Coup 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 No 23 Conve 24 If		At par on each March and	At par on each March, June,	At par on each March, June,
Coupi 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 No 23 Conve 24 If		September 13, commencing Mar	September and December 15,	September and December 16,
Coup 17 Fi: 18 Co 19 Ex Ft 20 manda 21 Ex 22 No 23 Conve 24 If		13, 2024 up to and excluding the	commencing Mar 15, 2024 up to	commencing Sep 16, 2023 up to
17 Fit 18 Cc 19 Ex Ft 20 manda 21 Ex 22 Nt 23 Conve 24 If	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date
18 Co 19 Ex Ft 20 manda 21 Ex 22 Nv 23 Conve 24 If	pupons/dividends			
19 Ex Fu Fu Fu Fu Fu Fu Fu Fu Fu Fu Fu Fu Fu F	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
21 Ex 22 No 23 Convo	Coupon rate and any related index	5.70%	5.80%	5.60%
20 manda 21 Ex 22 No 23 Convo	Existence of a dividend stopper	No	No	No
21 Ex 22 No 23 Conve 24 If	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
22 No 23 Conve 24 If	nuatory	Mandatory	Mandatory	Ivialidatory
22 No 23 Conve 24 If	Existence of a step up or other incentive to redeem	No	No	No
24 If	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
	onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A
	If convertible, fully or partially	N/A		N/A
	If convertible, conversion rate	N/A		N/A
27 If	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29 into		N/A	N/A	N/A
	rite-down feature	No	No	No
	If write-down, write-down trigger (s)			
	If write-down, full or partial			
33 If	If write-down, permanent or temporary			
_, .	If temporary write-down, description of write-			
	vn mechanism	Evernation from subordination	Evernation from subordination	Evernation from subordination
34a Type o	e of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Posit*				
	osition in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	osition in subordination hierarchy in liquidation (specify trument type immediately senior to instrument)	No		No
37 If yes		N/A	N/A	N/A
Prospe	trument type immediately senior to instrument)			
	crument type immediately senior to instrument) on-compliant transitioned features yes, specify non-compliant features			MTNI Drang store
	trument type immediately senior to instrument) on-compliant transitioned features			MTN Prospectus
Supple	trument type immediately senior to instrument) on-compliant transitioned features yes, specify non-compliant features spectus / Base Shelf Prospectus / Short Form		MTN Prospectus	
	trument type immediately senior to instrument) on-compliant transitioned features yes, specify non-compliant features spectus / Base Shelf Prospectus / Short Form			MTN Prospectus Supplement
Pricing	crument type immediately senior to instrument) con-compliant transitioned features yes, specify non-compliant features sepectus / Base Shelf Prospectus / Short Form sepectus		MTN Prospectus MTN Prospectus Supplement	MTN Prospectus Supplement
	crument type immediately senior to instrument) con-compliant transitioned features yes, specify non-compliant features sepectus / Base Shelf Prospectus / Short Form sepectus			MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
()	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741///00	0007414/07	000001 MIX
2	for private placement)	06374VKC9	06374VKD7	06368LMK
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A USD 6	N/A 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 2023	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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Mar-2024	At par on 15-Mar-2024	At par on 06-Apr-2024
	reactification amounts finitial materials			р
		At par on each March, June,	At par on each March, June,	At par on each April and October
		September and December 22,	September and December 15,	6, commencing Apr 06, 2024 up
		commencing Mar 22, 2024 up to	commencing Mar 15, 2024 up to	to and excluding the maturity
10	Cubecompant call dates if applicable	and excluding the maturity date	and excluding the maturity date	date
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	uate
17		Fixed	Fixed	Eivod
17	Fixed or floating dividend/coupon	Fixed 6.00%	Fixed 5.70%	Fixed 5 00%
18	Fixed or floating dividend/coupon Coupon rate and any related index	6.00%	5.70%	5.00%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	6.00% No	5.70% No	5.00% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	6.00%	5.70%	5.00%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	5.70% No Mandatory	5.00% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	5.70% No Mandatory	5.00% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	5.70% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	S.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LML7	06368LMQ6	06368LNF9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	NI/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	4.5 Liability - fair value option	2.099 Liability - fair value option	USD 1.5 Liability - fair value option
11	Original date of issuance / Settlement	6-Apr-2023	6-Apr-2023	21-Apr-2023
12	Perpetual or dated	Dated 07tpl 2020	Dated	Dated
13	Original maturity date / Final maturity	6-Apr-2026		21-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	A4 === == 00 A== 2024	At non on OC Any 2024	At non on 24 Ann 2024
15	redemption amount / Initial maturity	At par on 06-Apr-2024	At par on 06-Apr-2024	At par on 21-Apr-2024
		At par on each April and October	At par on each April and October	At par on each April and October
		6, commencing Apr 06, 2024 up	6, commencing Apr 06, 2024 up	21, commencing Apr 21, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
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
	Fully discretionary, partially discretionary or			
20	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			
	If convertible, specify issuer of instrument it converts			
29	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 If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Designation Designated Co. 1997	Designation Designation (1997)	Designation Designated to 1999
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
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	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LML7	Final Terms - CUSIP: 06368LMQ	Final Terms - CUSIP: 06368LNF:

(\$ million	itures Of Regulatory Capital Instruments s except as noted)			
(Juliani C)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06369I NE3	06274\/KEE	06374\//E
2	for private placement)	06368LNE2	06374VKE5	06374VKF2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 21-Apr-2024	At par on 28-Oct-2023	At par on 28-Oct-2023
		At par on each April and October		At par on each April and October
		21, commencing Apr 21, 2024 up		
4.5		to and excluding the maturity	commencing Oct 28, 2023 up to	to and excluding the maturity
16	Subsequent call dates, if applicable			
	Coupons/dividends	to and excluding the maturity date	commencing Oct 28, 2023 up to and excluding the maturity date	to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	to and excluding the maturity date	commencing Oct 28, 2023 up to and excluding the maturity date Fixed	to and excluding the maturity date
	Coupons/dividends	to and excluding the maturity date	commencing Oct 28, 2023 up to and excluding the maturity date	to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	to and excluding the maturity date Fixed 5.40%-5.60%	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50%	to and excluding the maturity date Fixed 5.40%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	to and excluding the maturity date Fixed 5.40%-5.60%	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50%	to and excluding the maturity date Fixed 5.40%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	to and excluding the maturity date Fixed 5.40%-5.60%	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50%	to and excluding the maturity date Fixed 5.40%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	to and excluding the maturity date Fixed 5.40%-5.60%	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50%	to and excluding the maturity date Fixed 5.40%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory	to and excluding the maturity date Fixed 5.40% No Mandatory
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory	to and excluding the maturity date Fixed 5.40% No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	to and excluding the maturity date Fixed 5.40%-5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing Oct 28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LNP7	06368LNS1	06368LPA8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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		11-May-2023
12	Perpetual or dated	Dated	Dated	Dated T1-May-2020
13	Original maturity date / Final maturity	3-May-2030		11-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1			
4-	Optional call date, contingent call dates and	At par an 03 May 2004	At per en OF New 2002	At par an 44 New 2002
15	redemption amount / Initial maturity	At par on 03-May-2024	At par on 05-Nov-2023	At par on 11-Nov-2023
		At par on each May and	At par on each May and	
		November 3, commencing May	November 5, commencing Nov	At par on each November 11,
		03, 2024 up to and excluding the	05, 2023 up to and excluding the	commencing Nov 11, 2023 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
	Coupons/dividends	,		Ŭ ,
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
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21				
	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22 23	· ·			
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LPB6	06368LPL4	06368LPM2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or cariada applicació increm	or cariada applicable increm	or carriada applicable treferi
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 11-Nov-2023	At par on 17-May-2024	At par on 17-May-2024
		At par on each May and	At par on each May and	At par on each May and
		November 11, commencing Nov	November 17, commencing May	November 17, commencing May
		11, 2023 up to and excluding the	17, 2024 up to and excluding the	17, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends 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
	Fully discretionary, partially discretionary or			
20	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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	Journal and a manual of your optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-ta	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2.3mpton nom suborumation		=puon nom suborumation
1	Position in subordination hierarchy in liquidation (specify			
35	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
	If yes, specify non-compliant features	N/A	N/A	N/A
37				
	Prospectus / Base Shelf Prospectus / Short Form		İ	
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Prospectus	Final Terms - CUSIP: 06368LPB6	Final Terms - CUSIP: 06368LPL4	Final Terms - CUSIP: 06368LPM:

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LQH2	06368LQJ8	06368LQK5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		****
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC instrument
8	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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	Optional call date, contingent call dates and	A4 00 M - 00 -:	A	At
15	redemption amount / Initial maturity	At par on 26-May-2024	At par on 26-May-2024	At par on 26-May-2024
		At par on each May and	At par on each May and	At par on each May and
		November 26, commencing May	November 26, commencing May	November 26, commencing May
4.0		26, 2024 up to and excluding the	26, 2024 up to and excluding the	26, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends 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
19	Fully discretionary, partially discretionary or	INO	140	INO
20	mandatory	Mondoton		
20				Mandatory
	manaacory	Mandatory	Mandatory	Mandatory
21		•		•
21	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A

(Committee)	s except as noted)			
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (og CUSID ISIN er Plaambarg identifier	BMO	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKG0	06374VKH8	06374VKJ
	7			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	o and the most amount	o and the most amount	Caron 12 to monament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		USD
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 12-May-2023	Liability - fair value option 16-May-2023	Liability - fair value option 16-May-202
12	Perpetual or dated	Dated 12-May-2023	Dated	Dated
13	Original maturity date / Final maturity	12-May-2025		16-May-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	At now on 40 Nov. 0000	At now on 40 Nov. 0000	At now on 40 Mar. 20024
15	redemption amount / Initial maturity	At par on 12-Nov-2023	At par on 16-Nov-2023	At par on 16-May-2024
		At par on each February, May,	At par on each February, May,	
		August and November 12,	August and November 16,	At par on each February, May,
		,		August and November 16,
		up to and excluding the maturity	up to and excluding the maturity	commencing May 16, 2024 up to
16	Subsequent call dates, if applicable Coupons/dividends	date	date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	5.35%	5.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Man determ	Mandatan	Mandatan
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No		
22			INo	No
	Noncumulative or cumulative	Cumulative	No Cumulative	No Cumulative
22	Noncumulative or cumulative Convertible or non-convertible			
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ IIIIIIIII	tures Of Regulatory Capital Instruments s except as noted)			
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002747/1/14	00074\///10	000001 07/
2	for private placement)	06374VKK1	06374VKL9	06368LQT6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		ourse i E to moutament	
8	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 22 May 2025	Dated	Dated
13 14	Original maturity date / Final maturity	23-May-2025 Yes	1-Jun-2026 Yes	2-Jun-2026 Yes
14	Issuer call subject to prior supervisory approval	100	100	100
	Outlined cell data counting in 1911 in			
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
15	Tedemption amount / mittal maturity	At par on 23-1404-2023	At par 011 50-1404-2025	At par on 02-3un-2024
			At par on the last calendar of	
		At par on each May and	February, May 30, August 30	At par on each June and
		November 23, commencing Nov 23, 2023 up to and excluding the	and November 30, commencing Nov 30, 2023 up to and	December 2, commencing Jun 02, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	excluding the maturity date	maturity date
	Coupons/dividends		and management of the second	
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
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	
21			Managery	Mandatory
	Evistance of a ston un or other inconting to redoon	No	,	•
21	Existence of a step up or other incentive to redeem	No Cumulative	No	No
22	Noncumulative or cumulative	Cumulative	No Cumulative	No Cumulative
	Noncumulative or cumulative Convertible or non-convertible		No	No
22 23	Noncumulative or cumulative	Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LQU3	06368LRA6	06368LQW9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.19		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		9-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Jun-2026		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p			
1-	Optional call date, contingent call dates and	At par an OE live 2004	#N1/A	At nor on OO lun 2004
15	redemption amount / Initial maturity	At par on 06-Jun-2024	#N/A	At par on 09-Jun-2024
		At par on each June and		At par on each June and
		December 6, commencing Jun		December 9, commencing Jun
		06, 2024 up to and excluding the		09, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	#N/A	
				malumly date
1	Coupons/dividends	, , , , , , , , , , , , , , , , , , ,	77.57	maturity date
17	, ,	Fixed	·	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index		Fixed to Floating 6.00%	Fixed
	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.15%	Fixed to Floating 6.00%	Fixed 5.07%
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 5.15%	Fixed to Floating 6.00%	Fixed 5.07%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.15% No	Fixed to Floating 6.00%	Fixed 5.07%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.15% No Mandatory	Fixed to Floating 6.00%	Fixed 5.07%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.15% No Mandatory	Fixed to Floating 6.00% No Mandatory	Fixed 5.07% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.15% No Mandatory	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible	Fixed 5.07% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Propertion from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
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18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LQX7	06368LQZ2	06368LQY5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.75		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
	Programme Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of			
1-	Optional call date, contingent call dates and	At par an 12 lun 2004	At per en 10 luz 2001	At par an 40 lun 2004
15	redemption amount / Initial maturity	At par on 12-Jun-2024	At par on 19-Jun-2024	At par on 19-Jun-2024
		At par on each June and	At par on each June and	At par on each June and
		December 12, commencing Jun	December 19, commencing Jun	December 19, commencing Jun
		12, 2024 up to and excluding the	19, 2024 up to and excluding the	19, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	,	,	,
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
		1140		INO
20	Fully discretionary, partially discretionary or	110		INO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20				
21				
	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LRB4	06368LRG3	06368LRL2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC instrument
8	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
	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s			
	Optional call date, contingent call dates and	At 222 22 40 1 200 :	A4 = = = = 40 .	A4 = = = 07 + 000 :
15	redemption amount / Initial maturity	At par on 19-Jun-2024	At par on 19-Jun-2024	At par on 27-Jun-2024
		At par on each June and	At par on each June and	At par on each June and
		December 19, commencing Jun	December 19, commencing Jun	December 27, commencing Jun
16	Cubecourant call datas if applicable	19, 2024 up to and excluding the maturity date	19, 2024 up to and excluding the maturity date	27, 2024 up to and excluding the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17		Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed 5.70%	Fixed 5.55%	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.70%	5.55%	5.85%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.70% No	5.55% No	5.85% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.70%	5.55%	5.85%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.70% No Mandatory	5.55% No Mandatory	5.85% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.70% No Mandatory	5.55% No Mandatory	5.85% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.70% No Mandatory No Cumulative	5.55% No Mandatory No Cumulative	5.85% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	5.85% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	5.85% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	S.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LRT5	06368LRS7	06368LRU2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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 30-3dil-2023
13	Original maturity date / Final maturity	28-Jun-2025		30-Jun-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	Optional call date, contingent call dates and	A4 ==== 00 B	A4 = = = = 00 B = 0000	N./A
15	redemption amount / Initial maturity	At par on 28-Dec-2023	At par on 28-Dec-2023	N/A
		At par on each June and	At par on each June and	
1		December 28, commencing Dec	December 28, commencing Dec	
16	Subsequent call dates if applicable	28, 2023 up to and excluding the	28, 2023 up to and excluding the	#N/A
16	Subsequent call dates, if applicable			#N/A
	Coupons/dividends	28, 2023 up to and excluding the maturity date	28, 2023 up to and excluding the maturity date	·
17	Coupons/dividends Fixed or floating dividend/coupon	28, 2023 up to and excluding the maturity date Fixed	28, 2023 up to and excluding the maturity date Fixed	Fixed to Floating
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	28, 2023 up to and excluding the maturity date Fixed 5.65%	28, 2023 up to and excluding the maturity date Fixed 5.50%	Fixed to Floating 7.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	28, 2023 up to and excluding the maturity date Fixed	28, 2023 up to and excluding the maturity date Fixed	Fixed to Floating
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	28, 2023 up to and excluding the maturity date Fixed 5.65%	28, 2023 up to and excluding the maturity date Fixed 5.50%	Fixed to Floating 7.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	28, 2023 up to and excluding the maturity date Fixed 5.65%	28, 2023 up to and excluding the maturity date Fixed 5.50%	Fixed to Floating 7.00%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory	Fixed to Floating 7.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory	Fixed to Floating 7.00% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	Fixed to Floating 7.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	28, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	28, 2023 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A

	itures Of Regulatory Capital Instruments s except as noted)			
(Juliani C)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	062691 D71	06374VKM7	06374VKN
2	for private placement)	06368LRZ1	06374VRIVI7	06374VKN3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A N/A	N/A
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC Instrument	Other TLAC Instrument	Other TEAC Instrument
8	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
1				
1				
1	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Jun-2024	At par on 12-Dec-2023	At par on 12-Jun-2024
		At par on each June and	At par on each June and	At par on each June and
1		December 30, commencing Jun		December 12, commencing Jun
		December 30, commencing Jun 30, 2024 up to and excluding the	December 12, commencing Dec 12, 2023 up to and excluding the	December 12, commencing Jun 12, 2024 up to and excluding the
16	Subsequent call dates, if applicable		December 12, commencing Dec	
16	Subsequent call dates, if applicable Coupons/dividends	30, 2024 up to and excluding the	December 12, commencing Dec 12, 2023 up to and excluding the	12, 2024 up to and excluding the
16		30, 2024 up to and excluding the	December 12, commencing Dec 12, 2023 up to and excluding the	12, 2024 up to and excluding the
	Coupons/dividends	30, 2024 up to and excluding the maturity date	December 12, commencing Dec 12, 2023 up to and excluding the maturity date	12, 2024 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	30, 2024 up to and excluding the maturity date Fixed	December 12, commencing Dec 12, 2023 up to and excluding the maturity date	12, 2024 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	30, 2024 up to and excluding the maturity date Fixed 6.10%	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No	12, 2024 up to and excluding the maturity date Fixed 5.55%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	30, 2024 up to and excluding the maturity date Fixed 6.10%	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65%	12, 2024 up to and excluding the maturity date Fixed 5.55%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	30, 2024 up to and excluding the maturity date Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(S million	atures Of Regulatory Capital Instruments ns except as noted)			
	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741/1/00	0007414000	000741/4/D
2	for private placement)	06374VKP0	06374VKQ8	06374VKR
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC Instrument	Other TLAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 10	USD
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-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Jun-2033	13-Jun-2025	15-Jun-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 13-Jun-2025	At par on 13-Dec-2023	At par on 15-Dec-2023
		At a same as a same bound	At a same as a same book and	At any an areal book and
		At par on each June and	At par on each June and	At par on each June and
		December 13, commencing June	December 13, commencing Dec	December 15, commencing Dec
		13, 2025 up to and excluding the	13, 2023 up to and excluding the	15, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17				
-	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18		Fixed 5.50%	Fixed 5.80%	
	Fixed or floating dividend/coupon			
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.50%	5.80%	5.70%
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.50%	5.80%	5.70%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.50% No	5.80% No	5.70% No
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.50% No Mandatory	5.80% No Mandatory	5.70% No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.50% No Mandatory No Cumulative	5.80% No Mandatory No Cumulative	5.70% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annotatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (og CUSID ISIN er Bloomberg identifier	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKS4	06374VKT2	06374VKU
	por private placement,	333.11.10	333	5567 111.65
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractati	Contractal	Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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	30-Jun-2023	30-Jun-2023	30-Jun-2023
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 30-Jun-2026	Dated 30-Jun-2025	Dated 30-Jun-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	/ CEP			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Dec-2023	At par on 30-Dec-2023	At par on 30-Dec-2023
		At par on each March, June,	At par on each June and	At par on each June and
		September and December 30,	December 30, commencing Dec	December 30, commencing Dec
		commencing Dec 30, 2023 up to	30, 2023 up to and excluding the	30, 2023 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.70% No	5.75% No	5.70% No
- 15	Fully discretionary, partially discretionary or	110	110	110
20	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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible 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
I				
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	No No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evomption from subserdingtion	Evomption from subserdingtion	Everytion from subserdingstice
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
36		İ		
	Prospectus / Base Shelf Prospectus / Short Form			i
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
		MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
	Prospectus			
	Prospectus			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001.0110	200001.054	000001.000
2	for private placement)	06368LSH0	06368LSF4	06368LSG2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			··
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Jan-2024	At par on 10-Jan-2024	At par on 10-Jul-2024
		At par on each January and July	At par on each January and July	At par on each January and July
			10, commencing Jan 10, 2024 up	
4.0		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends 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 3.73%	No 3.00%	No
19	i '	INO	INO	INO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Intalidatory	Ivialidatory	Ivialidatory	Ivialidatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A
26	ii convertible, conversion rate	N/A	N/A	N/A
21	If convertible, mandatory or optional conversion			13073
	If convertible, mandatory or optional conversion	IN/A	1471	
29		IVA	TW/X	
28	If convertible, specify instrument type convertible into	IVA	11471	
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			N/A
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A No.
29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature			N/A No
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	No
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No	N/A No	No
29 30 31 32 33 34 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No Exemption from subordination	N/A No Exemption from subordination	No Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 6140	002001.0.10	002001 01
2	for private placement)	06368LSK3	06368LSJ6	06368LSL ²
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		ourse i E to moutament	
8	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 47 Int 2005
13 14	Original maturity date / Final maturity	14-Jul-2028 Yes	14-Jul-2028 Yes	17-Jul-2025 Yes
14	Issuer call subject to prior supervisory approval	100	100	100
	Optional call data position in 1911 in 19			
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
15	redemption amount / initial maturity	At pai on 14-301-2023	At par on 14-301-2023	At par on 17-3ui-2024
		At par on each January and July	At par on each January and July	At par on each January and July
		14, commencing Jul 14, 2025 up	14, commencing Jul 14, 2025 up	17, commencing Jul 17, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.80%	5.32%	5.58%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
		•		•
21	Existence of a step up or other incentive to redeem			
22		No	No	No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LSN7	06368LSS6	06368LSY3
		Drovings of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	-	or Cariada applicable tricrem	or Cariada applicable tricrem	or canada applicable tricrem
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
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in	N1/0	N1/0	N1/0
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 10	N/A USD 3	N/A 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		21-Jul-2023
12	Perpetual or dated	Dated	Dated Dated	Dated
13	Original maturity date / Final maturity	14-Jul-2025		21-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 14-Jan-2024	At par on 18-Jul-2024	At par on 21-Jul-2024
		At you are each landers and list.	At now on each landers and little	At you are each leaven, and list.
		At par on each January and July 14, commencing Jan 14, 2024 up	At par on each January and July 18, commencing Jul 18, 2024 up	At par on each January and July 21, commencing Jul 21, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
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
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21	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			
	If convertible, specify issuer of instrument it converts	l		l
29	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 If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
. J-0	,,	1 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1
3-ta		İ		
J+a	Position in subordination hierarchy in liquidation (specify			Pari pasu to Deposit Liabilities
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	ran pasu to Deposit Liabilities
		No	No	No
35	instrument type immediately senior to instrument)			
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A	No	No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LSV9	06368LSW7	06368LSZ0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6		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		21-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Jul-2026		21-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1			
1-	Optional call date, contingent call dates and	At per en 40 lui 2004	At not on 10, bit 2004	At per en 24 lui 2024
15	redemption amount / Initial maturity	At par on 19-Jul-2024	At par on 19-Jul-2024	At par on 21-Jul-2024
		At par on each January and July	At par on each January and July	At par on each January and July
		19, commencing Jul 19, 2024 up	19, commencing Jul 19, 2024 up	21, commencing Jul 21, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.400/	6.00%	
19		6.18%	0.00/0	6.05%
	Existence of a dividend stopper	No 6.18%	No	6.05% No
1				
20	Existence of a dividend stopper			
20	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LTA4	06368LSU1	06368LST4
		Drovings of Ontario and the laws	Drovings of Ontario and the laws	Province of Ontario and the laws
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	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or Cariada applicable tricrem	or Cariada applicable tricrem	or canada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 21-Jul-2024	At par on 28-Jan-2024	At par on 28-Jan-2024
		At par on each January and July	At par on each January and July	At par on each January and July
		21, commencing Jul 21, 2024 up		28, commencing Jan 28, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	date	date
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
	Fully discretionary, partially discretionary or			
20	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 N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, conversion trigger (s) 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			
1	If convertible, specify issuer of instrument it converts	l	l	l
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, full or partial If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-			
1		Ì		
34	down mechanism			Francisco Com forms and continue Com
34 34a	· · · · · · · · · · · · · · · · · · ·	Exemption from subordination	Exemption from subordination	Exemption from subordination
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
34a 35	down mechanism Type of subordination 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
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35	down mechanism Type of subordination 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
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LSX5	06368LTG1	06368LTD8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.5		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
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jul-2026		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	At non-on-24, 151,000 f	At non-on-07, 151,0005	At non-on-07, but 000 t
15	redemption amount / Initial maturity	At par on 21-Jul-2024	At par on 27-Jul-2025	At par on 27-Jul-2024
				l
		At par on each January and July	At par on each January and July	At par on each January and July
		21, commencing Jul 21, 2024 up	27, commencing Jul 27, 2025 up	27, commencing Jul 27, 2024 up
		to oned overlyaling the monty with		
16	Subsequent call dates if applicable	to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	to and excluding the maturity date		
	Coupons/dividends	date	to and excluding the maturity date	to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	date Fixed	to and excluding the maturity date	to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed 5.90%	to and excluding the maturity date Fixed 5.57%	to and excluding the maturity date Fixed 5.80% - 5.90%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date Fixed	to and excluding the maturity date	to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	date Fixed 5.90% No	to and excluding the maturity date Fixed 5.57%	to and excluding the maturity date Fixed 5.80% - 5.90%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date Fixed 5.90%	to and excluding the maturity date Fixed 5.57%	to and excluding the maturity date Fixed 5.80% - 5.90%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.90% No Mandatory	to and excluding the maturity date Fixed 5.57% No Mandatory	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.90% No Mandatory	to and excluding the maturity date Fixed 5.57% No Mandatory	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.90% No Mandatory No Cumulative	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.90% No Mandatory	to and excluding the maturity date Fixed 5.57% No Mandatory	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	date Fixed 5.90% No Mandatory No Cumulative Non-convertible	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	date Fixed 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.80% - 5.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LTH9	06368LTE6	06368LTK2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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		28-Jul-2023
12	Perpetual or dated	Dated	Dated 2023	Dated
13	Original maturity date / Final maturity	27-Jul-2026		28-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p. 1. 1. p. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.			
1-	Optional call date, contingent call dates and	At nor on 27 Int 2004	At not on 27, bit 2004	At nor on 28 law 2004
15	redemption amount / Initial maturity	At par on 27-Jul-2024	At par on 27-Jul-2024	At par on 28-Jan-2024
		At non-on-one-bi-leaven-one-bi-le	At non-on-cook longer, and light	At you are again, law, and list,
		At par on each January and July 27, commencing Jul 27, 2024 up	At par on each January and July 27, commencing Jul 27, 2024 up	At par on each January and July 28, commencing Jan 28, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
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
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
20	Fully discretionary, partially discretionary or			
20	Fully discretionary, partially discretionary or			
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LTJ5	06368LTM8	06374VKW5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicable increm	or carriaga applicable increm	or canada approació increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jul-2023		19-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jul-2025		19-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Jan-2024	At par on 28-Jan-2024	At par on 19-Jul-2024
		At par on each January and July	At par on each January and July	At par on each January, April,
			28, commencing Jan 28, 2024 up	
		to and excluding the maturity	to and excluding the maturity	commencing Jul 19, 2024 up to
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date
	Coupons/dividends	E: I	le: 1	F
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.60%	6.00%	6.00%
-	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.60% No	6.00% No	6.00% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.60%	6.00%	6.00%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.60% No	6.00% No	6.00% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.60% No Mandatory	No Mandatory	No Mandatory
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.60% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.60% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annotatory or optional conversion If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annotatory or optional conversion If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIOII.	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (og CUSID, ISIN, og Pleemberg identifier	BMO	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKY1	06374VKX3	06374VKZ8
_				
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contraction
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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	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 Original maturity date / Final maturity	Dated 20-Jul-2026	Dated 18-Jul-2025	Dated 14-Jul-2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	Yes	Yes
<u> </u>	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 20-Jan-2024	At par on 18-Jan-2024	At par on 14-Jan-2024
		At par on each January and July	At par on each January, April,	At par on each January and July
		20, commencing Jan 20, 2024 up		14, commencing Jan 14, 2024 up
		to and excluding the maturity	commencing Jan 18, 2024 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	6.00%	6.00%	5.90%
15		No	INo	No
i .	Existence of a dividend stopper Fully discretionary partially discretionary or	No	No	No
20	Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
20	Fully discretionary, partially discretionary or			
20	Fully discretionary, partially discretionary or	Mandatory No	Mandatory No	Mandatory No
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
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26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, permanent or temporary 35 If write-down, description of write-down mechanism 36 Non-compliant for partial 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39					
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29 into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
30 Write-down feature	26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
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	26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
	26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYY9 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VYX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP: 06374VX8 Final Terms - CUSIP:	26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
	26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ millions	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	
_		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06374VZ25	06374VZ33	06374VZ4
	,	340111		***************************************
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
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
_	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 3 Liability - fair value option	USD 3 Liability - fair value option	USD Liability - fair value option
11	Original date of issuance / Settlement	28-Jul-2023		31-Jul-202
12	Perpetual or dated	Dated	Dated 2020	Dated
13	Original maturity date / Final maturity	28-Jul-2028		31-Jul-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Jul-2024	At par on 28-Jul-2025	At par on 31-Jul-2024
				At par on January 31, April 30,
		At par on each January and July	At par on each January and July	July 31, and October 31 of each
		28, commencing Jul 28, 2024 up		year, commencing Jul 31, 2024
		to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
-	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%	5.56%	5.90
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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			
	If convertible, specify issuer of instrument it converts			
29	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			
		İ		
33	If write-down, permanent or temporary		•	
	If temporary write-down, description of write-			
34	If temporary write-down, description of write- down mechanism	Evention from substitution	Everytion from subsection to	Examplian from out and and
	If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			·
34 34a 35	If temporary write-down, description of write- down mechanism Type of subordination 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
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35	If temporary write-down, description of write- down mechanism Type of subordination 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
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36 37	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34 34a 35 36 37	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36 37	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34 34a 35 36 37	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
34 34a 35 36 37	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741/700	000001710	0000011100
2	for private placement)	06374VZ66	06368LTL0	06368LUB0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			.,
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 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		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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 31-Jan-2024	At par on 02-Feb-2024	At par on 04-Feb-2024
	, , , , , , , , , , , , , , , , , , ,	,	·	,
		At par on each January and July	At par on each February and	At par on each February and
		31, commencing Jan 31, 2024 up	August 2, commencing Feb 02,	August 4, commencing Feb 04,
		to and excluding the maturity	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75% No	6.45% No	6.05% No
19	Existence of a dividend stopper	INO	INO	INO
20	Fully discretionary, partially discretionary or			
20	an am data m.	Mandatan	Mondoton	Mondoton
	mandatory	Mandatory	Mandatory	Mandatory
21		•	,	,
21	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No	No	No
22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(\$ million	ns except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
2	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
	for private placement)	06368LUC8	06368LUD6	06368LUE4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
	and the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second s			
	Optional call date, contingent call dates and	At par ap 04 Est 2004	At per ep 04 Est 2004	At par ap 04 Feb 2004
15	redemption amount / Initial maturity	At par on 04-Feb-2024	At par on 04-Feb-2024	At par on 04-Feb-2024
			l	
		At par on each February and	At par on each February and	At par on each February and
		August 4, commencing Feb 04,	August 4, commencing Feb 04,	August 4, commencing Feb 04,
16	Cubacquent call dates if applicable	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		6.00%	
TO	Coupon rate and any related index			
	Existence of a dividend stenner	6.20%		
19	Existence of a dividend stopper	No 6.20%	No O.3076	5.85% No
19	Fully discretionary, partially discretionary or	No	No	No
	1			
19 20	Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
19 20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible if convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate if convertible, mandatory or optional conversion If convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, paccify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, paccify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, paccify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LUG9	06368LUM6	06368LUQ7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
4-	Optional call date, contingent call dates and	At par ap 14 Est 2004	At per en 11 Aug 2004	At per en 17 A
15	redemption amount / Initial maturity	At par on 14-Feb-2024	At par on 11-Aug-2024	At par on 17-Aug-2024
		At a see see see to Establish and	At a second second second	At a same a same Estation
		At par on each February and	At par on each February and	At par on each February and
		August 14, commencing Feb 14, 2024 up to and excluding the	August 11, commencing Aug 11, 2024 up to and excluding the	August 17, commencing Aug 17, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
10	Coupons/dividends	maturity date	matarity date	matanty date
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18				Fixed
				Fixed 5.96%
1 19	Coupon rate and any related index	5.85%	6.10%	5.96%
19	Coupon rate and any related index Existence of a dividend stopper			
	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.85% No	6.10% No	5.96% No
20	Coupon rate and any related index Existence of a dividend stopper	5.85%	6.10%	5.96%
20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.85% No Mandatory	No Mandatory	5.96% No Mandatory
	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.85% No	6.10% No	5.96% No
20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.85% No Mandatory	No Mandatory No	5.96% No Mandatory
20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.85% No Mandatory No Cumulative	No Mandatory No Cumulative	5.96% No Mandatory No Cumulative
20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.85% No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	5.96% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	5.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	S.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LUR5	06368LUS3	06368LUT1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	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-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	The same same same same same same same sam			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 17-Aug-2024	At par on 17-Aug-2024	At par on 17-Aug-2024
		At par on each February and	At par on each February and	At par on each February and
		August 17, commencing Aug 17,	August 17, commencing Aug 17,	
4.0		2024 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5 039/	5.86%	
18 19	I COUDON FALE AND ANY FEIGLED INDEX			E 900/
19		5.93%		
	Existence of a dividend stopper	No 5.93%	No	5.80% No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	Existence of a dividend stopper			
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(\$ millions	tures Of Regulatory Capital Instruments			
(Ş IIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LUU8	06368LUV6	06368LUW4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	Optional call date, contingent call dates and	A4 ==== 47 A = 000 :	A4 = = = 47 A 000 :	A4 = = = 47 A 000 f
15	redemption amount / Initial maturity	At par on 17-Aug-2024	At par on 17-Aug-2024	At par on 17-Aug-2024
		At par on each February and	At par on each February and	At par on each February and
		August 17, commencing Aug 17,	August 17, commencing Aug 17,	
16	Subsequent call dates, if applicable	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date
10	Subsequent can dates, if applicable			
	Coupons/dividands	The same	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s	maturity date
17	Coupons/dividends		,	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.80%	Fixed 6.05%	Fixed 5.65%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.80%	Fixed 6.05%	Fixed 5.65% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 5.80%	Fixed 6.05%	Fixed 5.65%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.80% No Mandatory	Fixed 6.05% No Mandatory	Fixed 5.65% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.80% No Mandatory	Fixed 6.05% No Mandatory	Fixed 5.65% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.80% No Mandatory No Cumulative	Fixed 6.05% No Mandatory No Cumulative	Fixed 5.65% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.80% No Mandatory No Cumulative Non-convertible	Fixed 6.05% No Mandatory No Cumulative Non-convertible	Fixed 5.65% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.80% No Mandatory No Cumulative Non-convertible	Fixed 6.05% No Mandatory No Cumulative Non-convertible	Fixed 5.65% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No 6.05% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pixed Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pixed Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, annual conversion rate If convertible, pully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, annual conversion rate If convertible, pully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LUY0	06368LVB9	06368LVC7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
17	and a subject to prior supervisory approval	1.23		
	Optional call date, contingent call dates and	A	A4 = = = = 00 A = 000 f	A4 = = = = 04 A = 000 A
15	redemption amount / Initial maturity	At par on 18-Aug-2024	At par on 22-Aug-2024	At par on 24-Aug-2024
		At par on each February and	At par on each February and	At par on each February and
		August 18, commencing Aug 18,	August 22, commencing Aug 22,	August 24, commencing Aug 24,
4.0		2024 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon		Fixed	
18				
	Coupon rate and any related index	6.16%	6.00%	5.85%-6.50%
19	Coupon rate and any related index Existence of a dividend stopper			
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	6.16% No	6.00% No	5.85%-6.50% No
	Coupon rate and any related index Existence of a dividend stopper	6.16%	6.00%	5.85%-6.50%
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	6.16% No Mandatory	No Mandatory	5.85%-6.50% No Mandatory
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	6.16% No Mandatory	6.00% No Mandatory	5.85%-6.50% No Mandatory
20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	5.85%-6.50% No Mandatory No Cumulative
20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	5.85%-6.50% No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	S.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	S.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	S.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	S.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	S.85%-6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LVD5	06368LVE3	06368LVF(
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		1.1/2
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.25		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
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Aug-2026		24-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	Optional call date, contingent call dates and	A4 = = = = 04 A = = 005 :	A	A4 = = = = 04 A = 000 :
15	redemption amount / Initial maturity	At par on 24-Aug-2024	At par on 24-Aug-2024	At par on 24-Aug-2024
				l
		At par on each February and	At par on each February and	At par on each February and
		August 24, commencing Aug 24,	August 24, commencing Aug 24,	August 24, commencing Aug 24,
16	Cubes and all dates if applicable	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
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
19	Fully discretionary, partially discretionary or	INO	140	110
20	mandatory	Mandatory	Mandatory	Mandatory
20	Illialidatory	Ivialidatory	Manuatory	Iviandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23		Non-convertible	Non-convertible	Non-convertible
23	Convertible or non-convertible 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
<u> </u>	zamana, mandator, or optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		i.	
31 32				
	If write-down, write-down trigger (s)			
32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LVK9	06368LVL7	06368LVM5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.45		
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
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Aug-2026		31-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1-7	and a subject to prior supervisory approval	1.23	1	
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 23-Aug-2024	At par on 31-Aug-2025	At par on 31-Aug-2025
		At par on each February and	At par on each February and	At par on each February and
		August 23, commencing Aug 23,	August 31, commencing Aug 31,	
4.6		2024 up to and excluding the	2025 up to and excluding the	2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fived	Fived	Fixed
17	Fixed or floating dividend/coupon	Fixed	Fixed	
	Course and and an alleted index		E 000/	
18	Coupon rate and any related index	6.00%	5.90%	5.45%
19	Existence of a dividend stopper		5.90% No	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	6.00% No	No	5.45% No
	Existence of a dividend stopper	6.00%		5.45%
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	5.45% No Mandatory
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	5.45% No Mandatory
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	5.45% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LVP8	06368LVW3	06368LVX1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or cariada applicable tricient	or cariada applicable tricrem	or carrada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 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
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Sep-2028		15-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 01-Sep-2024	At par on 15-Sep-2024	At par on 15-Sep-2024
		At par on each March and	At par on each March and	At par on each March and
		September 1, commencing Sep	September 15, commencing Sep	September 15, commencing Sep
		1, 2024 up to and excluding the	15, 2024 up to and excluding the	15, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Eivad
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.40%	Fixed 6.05%	Fixed 6.20%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	110	110
20	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 N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A
	in convertible, manualory or optional conversion	1973	1971	1 1/7 1
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344	Type of Suporumation	Exemption nom subordination	Exemption from Suporumation	Exemplion from subordination
1	Position in subordination hierarchy in liquidation (specify			
35	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			İ
	Prospectus			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	· ·			
	Supplement to Base Shelf Prospectus (if applicable)			
	· ·	Final Terms - CUSIP: 06368LVP8	Final Terms - CUSIP: 06368LVW	Final Terms - CUSIP: 06368LVX

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LVY9	06368LVZ6	06368LWA0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	NI/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Liability fair value antian		1.476 Liability - fair value option
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 21-Sep-2023	Liability - fair value option 21-Sep-2023	15-Sep-2023
12	Perpetual or dated	Dated 21-3ep-2023	Dated	Dated
13	Original maturity date / Final maturity	21-Sep-2026		15-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 21-Sep-2024	At par on 21-Sep-2024	At par on 15-Sep-2024
		At nor on each March and	At par an each March and	At per on each March and
		At par on each March and September 21, commencing Sep	At par on each March and September 21, commencing Sep	At par on each March and September 15, commencing Sep
		21, 2024 up to and excluding the	21, 2024 up to and excluding the	15, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	6.00% No	5.55% No	6.00% No
15	Fully discretionary, partially discretionary or	140	140	140
20	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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A 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			
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)		110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evenuetion forms with 15 of	Everytian form with 12 C	Evenentian form sub- 2 - 2
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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)			
1	Pricing Supplement (if applicable)			
1				•
		Final Terms - CUSIP: 06368LVY9	Final Terms - CUSIP: 06368LVZ6	Final Terms - CUSIP: 06368LWA

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LWB8	06368LWC6	06368LWG7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or Cariada applicable tricrem	or carrada applicable tricrem	or canada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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		25-Sep-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Sep-2024	At par on 15-Sep-2025	At par on 25-Sep-2024
		At par on each March and	At par on each March and	At par on each March and
		September 15, commencing Sep	September 15, commencing Sep	September 25, commencing Sep
		15, 2024 up to and excluding the	15, 2025 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends 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 Significant	No
	Fully discretionary, partially discretionary or			
20	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 25	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
				<u> </u>
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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 If temporary write-down, description of write-		 	
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	, and a second second
1	Position in subordination hierarchy in liquidation (specify			
35	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)			
			1	
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LWB	Final Terms - CUSIP: 06368LWC	Final Terms - CUSIP: 06368LWG

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LWJ1	06368LWK8	06368LWL6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or cariada applicable tricient	or cariada applicable tricrem	or carrada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Sep-2024	At par on 22-Sep-2024	At par on 22-Sep-2024
		At par on each March and	At par on each March and	At par on each March and
		September 22, commencing Sep	September 22, commencing Sep	September 22, commencing Sep
		22, 2024 up to and excluding the	22, 2024 up to and excluding the	22, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
47	Coupons/dividends	Fixed	Five d	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.90%	Fixed 6.10%	Fixed 6.35%
19	Existence of a dividend stopper	No 5.90 %	No	No 0.33 /6
13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
	,	,	,	j
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 N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A
	in convertible, manualory or optional conversion	1973	1971	1 1/7 1
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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			
ĺ	If temporary write-down, description of write-			
2.4	down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a			Examplion from subordination	Exemplion from subordination
34 34a	Type of subordination	Exemplien nom saberamation		i e
	Type of subordination	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a	Type of subordination Position in subordination hierarchy in liquidation (specify		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities		
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	No	No N/A

(\$ million				
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LWM4	06368LWS1	06368LWX0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or cariada applicable tricient	or cariada applicable tricrem	or carriada applicable treferi
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in	N/A	NI/A	NI/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.44	N/A 7	N/A
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Sep-2024	At par on 25-Sep-2024	At par on 28-Sep-2024
		At par on each March and	At par on each March and	At par on each March and
		September 22, commencing Sep	September 25, commencing Sep	September 28, commencing Sep
		22, 2024 up to and excluding the	25, 2024 up to and excluding the	28, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index		6.15%	
19		6.15%		
1	Existence of a dividend stopper	No 0.13%	No	No 0.10%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	Existence of a dividend stopper			
20	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LWY8	06368LXB7	06368LXC5
		Dravings of Ontario and the laws	Drovings of Ontario and the laws	Province of Ontario and the laws
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	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or carrada applicable tricrem	or Cariada applicable tricrem	or canada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 0.8	N/A 3.676	N/A 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Sep-2024	At par on 06-Oct-2024	At par on 06-Oct-2024
		At par on each March and	At par on each April and October	At par on each April and October
		September 28, commencing Sep	6, commencing Oct 06, 2024 up	6, commencing Oct 06, 2024 up
		28, 2024 up to and excluding the	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	date	date
47	Coupons/dividends	Fixed	Five d	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.35%	Fixed 6.00%	Fixed 6.15%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
	,	,	,	j
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 N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A
	in convertible, manualory or optional conversion	1971	1971	1 1/7 1
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J+d	Type of Suporumation	Exemption from subordination	Exemption from Suporumation	Exemplion from Suborullation
	Position in subordination hierarchy in liquidation (specify			
		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)	r arr pasa to Doposit Elasinios		No
35 36		No	No	
	instrument type immediately senior to instrument)		N/A	N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A		N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LXD3	06368LXE1	06368LXG6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or cariada applicable tricient	or cariada applicable tricroni	or carrada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 06-Oct-2024	At par on 06-Oct-2024	At par on 13-Oct-2024
		At par on each April and October	At par on each April and October	At par on each April and October
		6, commencing Oct 06, 2024 up	6, commencing Oct 06, 2024 up	13, commencing Oct 13, 2024 up
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
47	Coupons/dividends	Fixed	Five d	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.25%	Fixed 6.40%	Fixed 5.70%
19	Existence of a dividend stopper	No	No	No 5.70%
13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
	,	,	,	j
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 N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A
	convertible, manualory or optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	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-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J-a	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2.5mp.ion nom suborumation	2.5mpton nom subordination	
1	Position in subordination hierarchy in liquidation (specify			
		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)	. an pasa to Doposit Liabilities		No
35 36		No	No	
	instrument type immediately senior to instrument)		N/A	N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A		N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LXH4	06368LXV3	06368LXW1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
<u> </u>	Regulatory treatment	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	9.5		25 Liability - fair value option
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 13-Oct-2023	Liability - fair value option 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 13-Oct-2024	At par on 19-Oct-2024	At par on 16-Oct-2024
		At not an each April and October	At nor on cook lanuary April	At par an agab April and October
		At par on each April and October 13, commencing Oct 13, 2024 up		At par on each April and October 16, commencing Oct 16, 2024 up
		to and excluding the maturity	commencing Oct 19, 2024 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	6.20% No	6.32% No	6.15% No
15	Fully discretionary, partially discretionary or	140	140	140
20	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 N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) 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			
20	If convertible, specify issuer of instrument it converts	N/A	N/Δ	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)		1.10	
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism Type of subordination	Evenution from subordination	Evernation from subordination	Exemption from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
36		N/A	N/A	N/A
	If yes, specify non-compliant features		i .	
36	Prospectus / Base Shelf Prospectus / Short Form			
36				
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36	Prospectus / Base Shelf Prospectus / Short Form			
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Final Terms - CUSIP: 06368LXV3	

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LXX9	06368LXY7	06368LXZ4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p			
1-	Optional call date, contingent call dates and	At par an 12 Oct 2004	At nor on 12 Oct 2004	At par an 12 Oct 2004
15	redemption amount / Initial maturity	At par on 12-Oct-2024	At par on 12-Oct-2024	At par on 12-Oct-2024
		At par an each April and October	At par on each April and October	At par an each April and October
			12, commencing Oct 12, 2024 up	
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
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
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21				
	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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9 Par value of instrument 10 Accounting classification Lia 11 Original date of issuance / Settlement 12 Perpetual or dated Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Date of issuance / Settlement Dat	2.509 iability - fair value option 12-Oct-2023 Dated	USD 0.19 Liability - fair value option	USD 0.305
10 Accounting classification List 11 Original date of issuance / Settlement 12 Perpetual or dated Date of issuance / Settlement Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date of Date o	iability - fair value option 12-Oct-2023 Dated	Liability - fair value option	
11 Original date of issuance / Settlement 12 Perpetual or dated Date of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the	12-Oct-2023 Dated		Liability - fair value option
12 Perpetual or dated Da 13 Original maturity date / Final maturity	ated		26-Oct-2023
13 Original maturity date / Final maturity		Dated	Dated
		26-Oct-2026	26-Oct-2026
The second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second secon		Yes	Yes
		1	
Optional call date, contingent call dates and	1 10 0 : 000 :	A4 00 O : 000 :	A4 00 O + 000 :
15 redemption amount / Initial maturity At	at par on 12-Oct-2024	At par on 26-Oct-2024	At par on 26-Oct-2024
		1	
		ı	
		1	
		1	
		1	
		1	
		1	
		1	
		la	l
		At par on each April and October	
		26, commencing Oct 26, 2024 up to and excluding the maturity	
	,	date	to and excluding the maturity date
16 Subsequent call dates, if applicable da Coupons/dividends	ate	uate	uate
	ixed	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
Fully discretionary, partially discretionary or		140	140
	Mandatory	Mandatory	Mandatory
20 Intalidatory International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International International	landatory	Wandatory	Wandatory
21 Existence of a step up or other incentive to redeem No	lo.	No	No
		Cumulative	Cumulative
		Non-convertible	Non-convertible
		N/A	N/A
		N/A	N/A
. , , , ,		N/A	N/A
		N/A	N/A
27 If convertible, mandatory or optional conversion N/			
27 If convertible, mandatory or optional conversion N/		1	ā.
28 If convertible, specify instrument type convertible into			
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	//A	N/A	N/A
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 29 into N/		N/A No	N/A No
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 29 into N/ 30 Write-down feature Nc			
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/ 30 Write-down feature			
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/ 30 Write-down feature No 31 If write-down, write-down trigger (s)			
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/ 30 Write-down feature No 31 If write-down, write-down trigger (s) 32 If write-down, full or partial			
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 29 into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary			
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism	lo		
28 If convertible, specify instrument type convertible into 16 convertible, specify issuer of instrument it converts into 29 into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	lo	No	No
28 If convertible, specify instrument type convertible into 16 convertible, specify issuer of instrument it converts into 29 into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	lo	No	No
28 If convertible, specify instrument type convertible into 16 convertible, specify issuer of instrument it converts 29 into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify	ixemption from subordination	No	No
28 If convertible, specify instrument type convertible into 18 If convertible, specify issuer of instrument it converts into 29 into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 18 If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify	exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination	No Exemption from subordination
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34a Type of subordination Ex Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
28	exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34a Type of subordination Ex Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Permanent or temporary Prospectus / Base Shelf Prospectus / Short Form	exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
28	exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination Ex Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features Non-compliant transitioned features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features Non-compliant Features	exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34a Type of subordination Ex Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Permanent or temporary Prospectus / Base Shelf Prospectus / Short Form	exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
28 If convertible, specify instrument type convertible into 16 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 16 temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pospectus / Base Shelf Prospectus / Short Form Prospectus / Base Shelf Prospectus (if applicable)	exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
28	exemption from subordination Pari pasu to Deposit Liabilities Io I/A	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ mmons	s except as noted;	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063691 VC5	06368LYH3	06374VZ58
2	for private placement)	06368LYG5	06366L1H3	063747238
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 26-Oct-2024	At par on 26-Oct-2024	At par on 03-Feb-2024
		At par on each April and October	At par on each April and October	At par on each February and
		26, commencing Oct 26, 2024 up	26, commencing Oct 26, 2024 up	August 3, commencing Feb 03.
		to and excluding the maturity	to and excluding the maturity	2024 up to and excluding the
16	Subsequent call dates, if applicable	date	date	
10				
		uate	date	maturity date
17	Coupons/dividends			
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.20%	Fixed 6.05%	Fixed 5.80%
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 6.20% No	Fixed 6.05%	Fixed 5.80% No
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 6.20%	Fixed 6.05%	Fixed 5.80%
18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 6.20% No Mandatory	Fixed 6.05% No Mandatory	Fixed 5.80% No Mandatory
18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 6.20% No Mandatory	Fixed 6.05% No Mandatory	Fixed 5.80% No Mandatory
18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 6.20% No Mandatory No Cumulative	Fixed 6.05% No Mandatory No Cumulative	Fixed 5.80% No Mandatory No Cumulative
18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 6.20% No Mandatory No Cumulative Non-convertible	Fixed 6.05% No Mandatory No Cumulative Non-convertible	Fixed 5.80% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 6.20% No 6.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 6.20% No 6.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 6.20% No 6.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.05% No 6.05% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 6.20% No 6.20% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.05% No 6.05% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pixed Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pixed Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06374VZ82	06375M3N3	06375M3P8
2	for private placement)	063747282	003731013103	003/31/13F0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Feb-2024	At par on 15-Aug-2024	At par on 08-Feb-2024
		At par on each February and	At par on each February and	At par on each February and
		August 15, commencing Feb 15,	August 15, commencing Aug 15,	August 8, commencing Feb 08,
		2024 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	-		-
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Course rate and any related index			
10	Coupon rate and any related index	5.80%	5.70%	6.00%
19	Existence of a dividend stopper	5.80% No	5.70% No	6.00% No
19	· · · · · · · · · · · · · · · · · · ·			
20	Existence of a dividend stopper			
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No Mandatory No	No Mandatory No	No Mandatory No
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

2	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	
		regulatory capital	regulatory capital	regulatory capital
2	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
	for private placement)	06375M3Q6	06375M3S2	06375M3T
	, , , , , , , , , , , , , , , , , , , ,			
l l				
		Province of Ontario and the laws		Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
22	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
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
_	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A USD 3	N/A USD 5	N/A
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	USD 5.26 Liability - fair value option
11	Original date of issuance / Settlement	16-Aug-2023	21-Aug-2023	28-Aug-202
12	Perpetual or dated	Dated	Dated 21 Aug 2023	Dated 20 7 kg 202
13	Original maturity date / Final maturity	16-Aug-2028	21-Aug-2026	28-Aug-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Aug-2024	At par on 21-Feb-2024	At par on 28-Feb-2024
		At you an apal Calmiani Mair	At non on cook Fohmioni and	At non an apal Calming and
		At par on each February, May,	At par on each February and	At par on each February and
		August and November 16,	August 21, commencing Feb 21,	
		commencing Aug 16, 2024 up to	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
17	Coupons/dividends 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 S.75
	Fully discretionary, partially discretionary or			
20	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
	If convertible, conversion rate	N/A	N/A	N/A
26	If convertible, mandatory or optional conversion	N/A	N/A	N/A
26 27				İ
27	If convertible specific instrument to a second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the seco			
	If convertible, specify instrument type convertible into			
27 28	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
27 28 29	If convertible, specify issuer of instrument it converts into	N/A No	N/A No	N/A No
27 28 29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
27 28 29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
27 28 29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
27 28 29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
27 28 29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
27 28 29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
27 28 29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
27 28 29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
27 28 29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	No
27 28 29 30 31 32 33 34 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	Exemption from subordination	No Exemption from subordination
27 28 29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 34 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

(Ç	atures Of Regulatory Capital Instruments ns except as noted)			
	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00275142117	002751421/5	0027514214
2	for private placement)	06375M3U7	06375M3V5	06375M3W
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
<u>5</u>	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Carlot 12 to monament	Culor 12 to monument	Other 12 to mediament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 7	USD 5	USD
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-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Aug-2028	28-Aug-2028	28-Aug-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	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
15	redemption amount / Initial maturity	At par on 29-Aug-2024	At par on 28-Aug-2024	At par on 28-Aug-2024
		At par on last calendar day of		
		February, May 29, August 29	At par on each February and	At par on each February and
		and November 29, commencing		August 28, commencing Aug 28
		Aug 29, 2024 up to and	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.10%	5.90%	6.00%
19	Existence of a dividend stopper	No	No	No 0.007
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
24				
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/O Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

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18 Coupon rate and any related index 5.90% 6.5 19 Existence of a dividend stopper No No No No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandator	17		Fixed	Fixed	Fixed
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25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
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Into	28	If convertible, specify instrument type convertible into			
Write-down feature		If convertible, specify issuer of instrument it converts			
If write-down, write-down, full or partial					
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34a Type of subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) A Non-compliant transitioned features No No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement			No	No	No
If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No No No No No No No No No No No					
If temporary write-down, description of write- down mechanism 34a Type of subordination					
down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No No No No No No No No No No No	33				
Type of subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	34	, ,			
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35 instrument type immediately senior to instrument)					
36 Non-compliant transitioned features No No 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) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		, , , , , , , , , , , , , , , , , , , ,			
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Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
Pricing Supplement (if applicable) MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supplement		Complements Base Cl. 100			
		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
Final Terms - CUSIP: 06375M3X1 Final Terms - CUSIP: 06375M3Y9 Final Terms - CUSIP: 06375M					
		Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M4B8	06375M4C6	06375M4D4
	por private processing	3001011120	30070111703	0001011112
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.45		USD 5.465
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Sep-2023	Liability - fair value option 15-Sep-2023	Liability - fair value option 25-Sep-2023
12	Perpetual or dated	Dated 22-3ep-2023	Dated	25-3ep-2023
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
4.5	Optional call date, contingent call dates and	At nor on 22 Can 2005	At par on 15 Can 2004	At nor on 25 Car 2005
15	redemption amount / Initial maturity	At par on 22-Sep-2025	At par on 15-Sep-2024	At par on 25-Sep-2025
		At par on each March and	At par on each March and	At par on each March and
		September 22, commencing Sep	September 15, commencing Sep	September 25, commencing Sep
		22, 2025 up to and excluding the	15, 2024 up to and excluding the	
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
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	Mandatan	Mandatan	Mandatan
20	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 27		NI/A		
	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A
	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A		
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into		N/A	N/A
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A N/A	N/A N/A
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A N/A N/A	N/A N/A
28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A N/A	N/A N/A
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A N/A N/A	N/A N/A
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A N/A N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A N/A N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A N/A No	N/A N/A N/A NO
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A N/A N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A N/A No	N/A N/A N/A NO
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A N/A No	N/A N/A N/A NO
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027514452	0027511450	0027514405
2	for private placement)	06375M4E2	06375M4F9	06375M4G7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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 Original maturity date / Final maturity	Dated 29-Sep-2026	Dated 29-Sep-2028	Dated 29-Sep-2033
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	29-Sep-2028 Yes	Yes 29-5ep-2033
	issue. Sail subject to prior supervisory approval			
	Ontional call data, contingent call dates and			
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
- 13	reactification amount / initial materity	7 11 pai on 20 mai 202 i	7 tt pair 611 20 Gop 202 1	7 K Pair 511 25 25P 2525
		At you are a sale Manake and	At a sa sa sa sa h Masak sa d	At war an area by Manager and
		At par on each March and September 29, commencing Mar	At par on each March and September 29, commencing Sep	At par on each March and September 29, commencing Sep
		29, 2024 up to and excluding the	29, 2024 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	-		-
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	Mandatan	Mandatan	Mandatory
20	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
25	If convertible, conversion rate If convertible, mandatory or optional conversion			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A	N/A N/A	N/A N/A
27 28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A	N/A N/A N/A	N/A N/A
27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A	N/A N/A N/A	N/A N/A
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A	N/A N/A N/A	N/A N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A NO	N/A N/A N/A No	N/A N/A N/A NO
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A NO	N/A N/A N/A No	N/A N/A N/A NO
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A NO	N/A N/A N/A No	N/A N/A N/A NO
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A No Exemption from subordination	N/A N/A N/A NO Exemption from subordination	N/A N/A N/A No Exemption from subordination
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(C)	s except as noted)			
1	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M4H5	06375MCA1	06375MCB9
	ioi private piacement)	0037 310141 13	00373W6A1	0037 SIVICES
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
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
	Outland all data continuent all datas and			
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
- 13	reactificion amount / mittal maturity	7 K PGI GI1 20 GGP 2020	7 (pai on 20 dop 2020	7 (pai 611 11 6 6 2 6 2 1
		At par on each March, June,	At par on each March and	At par on each April and October
		September and December 29,	September 29, commencing Sep	11, commencing Oct 11, 2024 up
		commencing Sep 29, 2025 up to	29, 2025 up to and excluding the	to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	date
	Coupons/dividends		E: I	
17		le: :		E: 1
18	Fixed or floating dividend/coupon	Fixed 6 00%	Fixed 6 25%	Fixed 6 20%
	Coupon rate and any related index	6.00%	6.25%	6.30%
19	Coupon rate and any related index Existence of a dividend stopper			
	Coupon rate and any related index	6.00%	6.25%	6.30%
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	6.00% No	6.25% No	6.30% No
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	6.00% No Mandatory	No Mandatory No	No Mandatory No
20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
(S)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514007	00075MOD5	0007514056
2	for private placement)	06375MCC7	06375MCD5	06375MCE3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 11-Oct-2025	At par on 18-Oct-2024	At par on 13-Oct-2025
	,	·	·	•
		At par on each April and October	At par on each January, April,	At par on each April and October
		11, commencing Oct 11, 2025 up	July and October 18,	13, commencing Oct 13, 2025 up
		to and excluding the maturity	commencing Oct 18, 2024 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.35% No	6.50% No	6.50% No
19	Existence of a dividend stopper	INO	INO	INO
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
20	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				N/A
	If convertible, mandatory or optional conversion	N/A	N/A	. 47.1
	If convertible, mandatory or optional conversion	N/A	N/A	1471
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	
28		N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	N/A No
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No	N/A No	N/A No
29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A No Exemption from subordination	N/A No Exemption from subordination	N/A No Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

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	uding the maturity
16 Subsequent call dates, if applicable date date date date	y
Coupons/dividends	
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 No	
Fully discretionary, partially discretionary or	
20 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	tible
24 If convertible, conversion trigger (s) 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	
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A	
19 If convertible specify instrument type convertible into	
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	
29 into	
30 Write-down feature INO INO INO INO INO INO INO INO INO INO	
32 If write-down, full or partial	
33 If write-down, permanent or temporary	
If temporary write-down, description of write-	
34 down mechanism	
	from subordination
	rom subordination
Position in subordination hierarchy in liquidation (specify	from subordination
	from subordination
35 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 Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to	
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	tures Of Regulatory Capital Instruments s except as noted)			
(Ş IIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075140 10	0007514010	000751401
2	for private placement)	06375MCJ2	06375MCK9	06375MCL
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 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
<u> </u>				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 19-Apr-2024	At par on 18-Oct-2025	At par on 20-Oct-2024
	,	·	·	•
		At par on each April and October	At par on each January, April,	At par on each April and October
		19, commencing Apr 19, 2024 up		20, commencing Oct 20, 2024 up
		to and excluding the maturity	commencing Oct 18, 2025 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.20%	Fixed 6.25%	Fixed 6.50%
19	Existence of a dividend stopper	No	No	No
19	Fully discretionary, partially discretionary or	INO	140	INO
20	mandatory	Mandatory	Mandatory	Mandatory
20	manuatory	Mandatory	Mandatory	Wallactory
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			
	If convertible, specify issuer of instrument it converts			
29	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			
		İ		
34	If temporary write-down, description of write-			
34	down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a	1 ' ' '	Exemption from subordination	Exemption from subordination	Exemption from subordination
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
34a 35	down mechanism Type of subordination 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
34a	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities		Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
(S)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075140145	00075MONIO	0007514070
2	for private placement)	06375MCM5	06375MCN3	06375MCP8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			.,
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
1				
1	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 31-Oct-2025	At par on 31-Oct-2024	At par on 27-Oct-2025
	,	·	·	•
		At par on each April 30 and	At par on each January 31, April	At par on each April and October
		October 31, commencing Oct 31,	30, July 31 and October 31,	27, commencing Oct 27, 2025 up
		2025 up to and excluding the	commencing Oct 31, 2024 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	date
	Coupons/dividends			
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
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No		
22			No	No
	Noncumulative or cumulative		No Cumulative	No Cumulative
1 13	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible			
		Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
()	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514000	00075MOD4	0007514000
2	for private placement)	06375MCQ6	06375MCR4	06375MCS2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 31-Oct-2024	N/A	At par on 30-Apr-2024
	,	·		·
		At par on each April 30 and		At par on each April 30 and
		October 31, commencing Oct 31,		October 31, commencing Apr 30,
		2024 up to and excluding the		2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	#N/A	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	6.40%	7.00%	6.25%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper		Č	
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	6.40% No	7.00% No	6.25% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	6.40%	7.00%	6.25%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	7.00% No Mandatory	No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	7.00% No Mandatory	6.25% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	7.00% No Mandatory No Cumulative	6.25% No Mandatory No Cumulative
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No	7.00% No Mandatory	6.25% No Mandatory
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible	7.00% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible N/A	7.00% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, sonversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LYQ3	06368LYU4	06368LYW0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada applicable increm	or carriaga applicable increm	or canada approació meren:
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data continuont call datas and			
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
13	reachipation amount / midal maturity	7 K pair 611 00 1101 202 1	7 tt pair 611 62 1161 262 1	7 tt pair 611 62 1161 262 1
			At a sa sa sa sa la Massa and	At a sa sa sa sa la Masa sa d
		On each May and November 6,	At par on each May and November 2, commencing Nov	At par on each May and November 2, commencing Nov
		commencing Nov 06, 2024 up to	02, 2024 up to and excluding the	02, 2024 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date		
		and excluding the maturity date	maturity date	maturity date
	Coupons/dividends	and excluding the maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.50%	Fixed 6.30%	Fixed 6.10%
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 6.50% No	Fixed 6.30%	Fixed 6.10%
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 6.50%	Fixed 6.30%	Fixed 6.10%
18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 6.50% No Mandatory	Fixed 6.30% No Mandatory	Fixed 6.10% No Mandatory
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 6.50% No	Fixed 6.30%	Fixed 6.10%
18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 6.50% No Mandatory	Fixed 6.30% No Mandatory	Fixed 6.10% No Mandatory
18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.30% No 6.30% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.10% No 6.10% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.10% No 6.10% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.10% No 6.10% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.10% No 6.10% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.10% No 6.10% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

Sovering law(s) of the instrument		tures Of Regulatory Capital Instruments			
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	34a 35 36 37	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No N/A	No N/A	No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LZK5	06368LZJ8	06368LZG4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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		10-Nov-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1. p. 1			
45	Optional call date, contingent call dates and	At par on 14 Nov 2024	At par on 14-Nov-2024	At par on 10 New 2024
15	redemption amount / Initial maturity	At par on 14-Nov-2024	At par on 14-Nov-2024	At par on 10-Nov-2024
		At now on cook May and	At non on cook May and	At you are again May and
		At par on each May and November 14, commencing Nov	At par on each May and November 14, commencing Nov	At par on each May and November 10, commencing Nov
		14, 2024 up to and excluding the	14, 2024 up to and excluding the	10, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
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
	Fully discretionary, partially discretionary or			
20				
	mandatory	Mandatory	Mandatory	Mandatory
	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22		,		,
	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LZF6	06368LA48	06368LA22
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.45		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-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s			
	Optional call date, contingent call dates and	A4 ==== 40 N = 000 f	A	A4 = = = = 04 N
15	redemption amount / Initial maturity	At par on 10-Nov-2024	At par on 24-Nov-2024	At par on 24-Nov-2024
		At par on each May and	At par on each May and	At par on each May and
		November 10, commencing Nov	November 24, commencing Nov	November 24, commencing Nov
4.0		10, 2024 up to and excluding the	24, 2024 up to and excluding the	24, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fived	Fixed
17	Fixed or floating dividend/coupon		Fixed	
18	Common make and annualisted index		E COO/ E OFO/	
10	Coupon rate and any related index	6.33%	5.60%-5.85%	6.05%
19	Existence of a dividend stopper		5.60%-5.85% No	
	Existence of a dividend stopper Fully discretionary, partially discretionary or	6.33% No	No	6.05% No
20	Existence of a dividend stopper	6.33%		6.05%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	6.33% No Mandatory	No Mandatory	6.05% No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	6.33% No Mandatory	No Mandatory No	6.05% No Mandatory
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	6.33% No Mandatory No Cumulative	No Mandatory No Cumulative	6.05% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(OIIIIII Ç)	atures Of Regulatory Capital Instruments ns except as noted)			
	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LB39	06368LB54	06375MCT0
	To proceed the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second s	3333=33	3333223	
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
54	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEXO Instrument	Other TEXO Instrument
8	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 12	Original date of issuance / Settlement Perpetual or dated	24-Nov-2023 Dated	30-Nov-2023 Dated	2-Nov-2023 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Nov-2024	At par on 30-Nov-2024	At par on 02-May-2024
		At par on each May and	At par on each May and	At par on each May and
		November 24, commencing Nov	November 30, commencing Nov	November 2, commencing May
		24, 2024 up to and excluding the	30, 2024 up to and excluding the	02, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Eived	Fixed	Eived
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.10%	Fixed 5.60%	Fixed 6.35%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	mandatory	Mandatory	Mandatory	Mandatory
l		,	,	,
21	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	,	,	No Cumulative
	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No
22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MCU7	06375MCV5	06375MCW3
2	for private placement)	06375101C07	06375101CV3	06375101CVV
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Canon 12 to monament	ourse i E to moutament	
8	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 14	Original maturity date / Final maturity	9-Nov-2038		16-Nov-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At par on 09-Nov-2025	At par on 15-Nov-2024	At par on 16-Nov-2024
15	redemption amount / Initial maturity	At par on 09-110V-2025	At par on 15-110V-2024	At par on 18-110V-2024
		At par on each May and	At par on each February, May,	At par on each May and
		November 9, commencing Nov	August and November 15,	November 16, commencing Nov
		09, 2025 up to and excluding the	commencing Nov 15, 2024 up to	16, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	7.00% No	6.63% No	6.20% No
19	Fully discretionary, partially discretionary or	INO	140	INO
20	mandatory	Mandatory	Mandatory	Mandatory
	mandatory	Managery	Managery	Managery
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
20	If convertible, specific instrument time convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No No
31	If write-down, write-down trigger (s)	110	140	110
32				
	I If write-down, full or partial	i	1	
33	If write-down, full or partial If write-down, permanent or temporary			
	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
	If write-down, permanent or temporary			
33	If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
33	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
33 34 34a 35	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
(S)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000751407/4	00075140\/0	000751407
2	for private placement)	06375MCX1	06375MCY9	06375MCZ6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			.,
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Nov-2024	At par on 17-May-2024	At par on 17-Nov-2025
	,	·		•
		At par on each May and	At par on each May and	At par on each May and
		November 16, commencing Nov	November 17, commencing May	November 17, commencing Nov
		16, 2024 up to and excluding the	17, 2024 up to and excluding the	17, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.50% No	6.15% No	6.40% No
19	Existence of a dividend stopper	INO	INO	INO
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
20	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		N/A	N/A	N/A
	If convertible, conversion rate	IN/A	IN/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
27				
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A N/A
28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A	N/A
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A N/A
28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A N/A
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A No Exemption from subordination
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
()	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514005	0007514000	000751404
2	for private placement)	06375MG25	06375MG33	06375MG4 ⁻
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 21-May-2024	At par on 21-May-2024	At par on 22-Nov-2024
	, , , , , , , , , , , , , , , , , , ,	,	j	,
		At par on each May and	At par on each May and	At par on each May and
		November 21, commencing May	November 21, commencing May	November 22, commencing Nov
		21, 2024 up to and excluding the	21, 2024 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	,	, , , , , , , , , , , , , , , , , , ,	
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
	Fully discretionary, partially discretionary or			
20	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		
24			Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A N/A N/A N	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A N/A N/A N	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A N/A N/A N	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MG58	06375MG66	06375MG74
2	for private placement)	06375101G56	06375101G66	06375101G74
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Nov-2025	At par on 30-Nov-2024	At par on 30-Nov-2025
			At par on the last day of	At par on the last day of
		At par on each May and	February, May 30, August 30	February, May 30, August 30
		November 22, commencing Nov	and November 30, commencing	and November 30, commencing
		22, 2025 up to and excluding the	Nov 30, 2024 up to and	Nov 30, 2025 up to and
16	Subsequent call dates, if applicable	maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends			
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
	Fully discretionary, partially discretionary or			
20				
	mandatory	Mandatory	Mandatory	Mandatory
	·	,	,	•
21	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LZX7	06368LZY5	06368LB70
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	Optional call date, contingent call dates and	A	A	A4 = = = = 04 B = = = = = =
15	redemption amount / Initial maturity	At par on 01-Dec-2024	At par on 01-Dec-2024	At par on 04-Dec-2026
		At par on each June and	At par on each June and	
		December 1, commencing Dec	December 1, commencing Dec	On each December 4,
16	Subsequent call dates, if applicable	01, 2024 up to and excluding the maturity date	01, 2024 up to and excluding the maturity date	commencing Dec 04, 2026 up to
10	Subsequent can dates, if applicable			
1	Counons (dividends	maturity date	maturity date	and excluding the maturity date
17	Coupons/dividends		-	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.74%	Fixed 5.27%	Fixed Zero coupon, 6.9%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.74% No	Fixed 5.27% No	Fixed Zero coupon, 6.9%
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 5.74%	Fixed 5.27%	Fixed Zero coupon, 6.9%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.74% No Mandatory	Fixed 5.27% No Mandatory	Fixed Zero coupon, 6.9% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.74% No Mandatory	Fixed 5.27% No Mandatory	Fixed Zero coupon, 6.9% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.74% No Mandatory No Cumulative	Fixed 5.27% No Mandatory No Cumulative	Fixed Zero coupon, 6.9% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.74% No Mandatory No Cumulative Non-convertible	Fixed 5.27% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 5.74% No 5.74% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 5.74% No 5.74% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 5.74% No 5.74% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.74% No 5.74% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 5.74% No 5.74% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 5.74% No 5.74% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.74% No 5.74% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.74% No 5.74% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A N/A N
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A N/A N
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A N/A N
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A N/A N
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A N/A N
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 5.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 5.27% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 6.9% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LC46	06368LD37	06368LE28
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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 12-Dec-2023	Dated 13-Dec-2023	Dated
13	Original maturity date / Final maturity	12-Dec-2026		19-Dec-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
17	and a subject to prior supervisory approval		1	
	Optional call date, contingent call dates and		45.5	
15	redemption amount / Initial maturity	At par on 12-Jun-2024	At par on 15-Dec-2024	At par on 19-Jun-2024
		At par on each June and		At par on each June and
		December 12, commencing Jun	On each June and December 15,	, ,
4.0		12, 2024 up to and excluding the	commencing Dec 15, 2024 up to	19, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date
17	Coupons/dividends	Fixed	Fived	Fixed
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5 700/	Fixed Zara soupen, 7,00%	Fixed F.65%
18	,	5.70% No	Zero coupon, 7.00% No	5.65% No
19	Existence of a dividend stopper	INO	INO	NO
20	Fully discretionary, partially discretionary or	Mondoton	Mondoton	Mandatany
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21	Noncumulative or cumulative	No Cumulative	Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26				
20	I If convertible conversion rate	IN/A	IN/A	
	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A
27	If convertible, mandatory or optional conversion			
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
27 28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
27 28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A	N/A
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A
27 28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A No	N/A N/A No
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A No	N/A N/A No
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No Exemption from subordination	N/A No Exemption from subordination	N/A N/A No Exemption from subordination
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No	N/A N/A No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

/¢ mailli	tures Of Regulatory Capital Instruments			
noillim ¢)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LE44	06368LD94	06368LD86
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.208		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
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Dec-2028		19-Dec-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	Optional call date, contingent call dates and	At 222 22 40 1 200 :	At 2 2 2 40 1 200 :	At 222 22 40 1 2000 1
15	redemption amount / Initial maturity	At par on 19-Jun-2024	At par on 19-Jun-2024	At par on 19-Jun-2024
		At par on each June and	At par on each June and	At par on each June and
		December 19, commencing Jun	December 19, commencing Jun	December 19, commencing Jun
1.6	Subsequent call dates if applicable	19, 2024 up to and excluding the	19, 2024 up to and excluding the	19, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	19, 2024 up to and excluding the maturity date	19, 2024 up to and excluding the maturity date
	Coupons/dividends	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 5.30%	maturity date Fixed 6.30%	maturity date Fixed 6.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	maturity date Fixed	maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	maturity date Fixed 5.30% No	maturity date Fixed 6.30% No	maturity date Fixed 6.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed 5.30%	maturity date Fixed 6.30%	maturity date Fixed 6.00%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed 5.30% No Mandatory	maturity date Fixed 6.30% No Mandatory	Fixed 6.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.30% No Mandatory	Fixed 6.30% No Mandatory	Fixed 6.00% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date Fixed 5.30% No Mandatory No Cumulative	maturity date Fixed 6.30% No Mandatory No Cumulative	Fixed 6.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LE36	06368LE51	06368LE69
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	7.5		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-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s			
	Optional call date, contingent call dates and	A4 ==== 40 B = 000 :	A4 = = = = 00 B = 000 f	A4
15	redemption amount / Initial maturity	At par on 19-Dec-2024	At par on 20-Dec-2024	At par on 20-Dec-2024
			At par on each June and	At par on each June and
		On each June and December 19,		December 20, commencing Dec
16	Cubecourant call datas if applicable	commencing Dec 19, 2024 up to and excluding the maturity date	20, 2024 up to and excluding the maturity date	20, 2024 up to and excluding the maturity date
10	Subsequent call dates, if applicable Coupons/dividends	and excidding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Tixed of floating dividend/coupon			
10	Coupon rate and any related index			
	Coupon rate and any related index	Zero coupon, 5.66%	5.65%	5.70%
19	Existence of a dividend stopper			
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 5.66% No	5.65% No	5.70% No
	Existence of a dividend stopper	Zero coupon, 5.66%	5.65%	5.70%
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 5.66% No Mandatory	5.65% No Mandatory	5.70% No Mandatory
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Zero coupon, 5.66% No Mandatory	5.65% No Mandatory	5.70% No Mandatory
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Zero coupon, 5.66% No Mandatory No Cumulative	5.65% No Mandatory No Cumulative	5.70% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 5.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIOII.	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (og CUSID ISIN er Pleemberg identifier	BMO	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MG82	06375MG90	06375MGA
	- p			
2	Commission levels) of the instrument	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	o ano. The most arrivers	o and the most amount	O and the second second
8	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 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 7-Dec-2023	Liability - fair value option 1-Dec-2023	Liability - fair value option 13-Dec-2023
12	Perpetual or dated	Dated 7-Dec-2023	Dated 1-Dec-2023	Dated 13-Dec-2023
13	Original maturity date / Final maturity	7-Dec-2026		13-Dec-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
I				
	Optional call date, contingent call dates and	A. 07 . 225		A. 40 5 55-
15	redemption amount / Initial maturity	At par on 07-Jun-2024	At par on 01-Dec-2024	At par on 13-Dec-2025
		At par on each June and	At par on each June and	At par on each June and
		December 7, commencing Jun	December 1, commencing Dec	December 13, commencing Dec
		07, 2024 up to and excluding the	01, 2024 up to and excluding the	13, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Eived	Fixed	Eived
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.15%	Fixed 6.00%	Fixed 6.10%
19	Existence of a dividend stopper	No	No	No 0.10%
	Fully discretionary, partially discretionary or			-
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative
22	Noncumulative or cumulative 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
30	If convertible specific instrument to a second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the second to the seco			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
	write-down reature			
31	If write-down, write-down trigger (s)			
32	If write-down, write-down trigger (s) If write-down, full or partial			
	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
32	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
()	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075MOD5	0007514000	000751400
2	for private placement)	06375MGB5	06375MGC3	06375MGD ⁻
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 3.61	N/A USD 3	N/A 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
	, , , , , ,			
	Ontional call date continuent call dates and			
15	Optional call date, contingent call dates and	At par on 15-Dec-2024	At par on 18-Jun-2024	At par on 15-Jun-2025
15	redemption amount / Initial maturity	At par on 15-Dec-2024	At par 011 16-Jun-2024	At par on 19-Jun-2025
		At par on each March, June,	At par on each June and	At par on each June and
		September and December 15,	December 18, commencing Jun	December 15, commencing Jun
		commencing Dec 15, 2024 up to	18, 2024 up to and excluding the	15, 2025 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
- 10	Coupons/dividends	and energing me manany cano		
17	Fixed or floating dividend/coupon	Step up	Fixed	Fixed
18	Coupon rate and any related index	5.50%-7.20%	5.35%	6.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	. , , , , , , .			
	mandatory	Mandatory	Mandatory	Mandatory
	mandatory	Mandatory	Mandatory	Mandatory
	·	•	,	,
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21	Existence of a step up or other incentive to redeem	No	No	No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
21 22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
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	tures Of Regulatory Capital Instruments s except as noted)			
(ŞIIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368LF76	06375MGE9	06375MGF
2	for private placement)	00306LF76	06375INIGE9	06375MGF
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	ourer 12 to motivament	ourse i E to moutament	
8	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 14	Original maturity date / Final maturity	22-Dec-2030 Yes	22-Dec-2026 Yes	22-Dec-2026 Yes
14	Issuer call subject to prior supervisory approval	1.03	100	100
	Outlined cell data counting in 1911 in			
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
15	Tedemption amount / mittal maturity	At par on 22-bec-2024	At par on 22-3011-2024	At par on 22-bec-2024
		At par on each June and	At par on each June and	At par on each June and
		December 22, commencing Jun	December 22, commencing Jun	December 22, commencing Dec
			December 22, commending our	December 22, commending Dec
		22, 2025 up to and excluding the	22, 2024 up to and excluding the	22, 2024 up to and excluding the
16	Subsequent call dates, if applicable			
	Coupons/dividends	22, 2025 up to and excluding the maturity date	22, 2024 up to and excluding the maturity date	22, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	22, 2025 up to and excluding the maturity date Fixed	22, 2024 up to and excluding the maturity date Fixed	22, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23%	22, 2024 up to and excluding the maturity date Fixed 5.70%	22, 2024 up to and excluding the maturity date Fixed 5.45%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	22, 2025 up to and excluding the maturity date Fixed	22, 2024 up to and excluding the maturity date Fixed	22, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23%	22, 2024 up to and excluding the maturity date Fixed 5.70%	22, 2024 up to and excluding the maturity date Fixed 5.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23%	22, 2024 up to and excluding the maturity date Fixed 5.70%	22, 2024 up to and excluding the maturity date Fixed 5.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	22, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ IIIIIIOII.	s except as noted)			
1	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (og CUSID, ISIN, og Pleemberg identifier	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGG4	06375MGH2	06375MGJ
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractal	Contractual
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 14	Original maturity date / Final maturity	22-Dec-2028 Yes	22-Dec-2028	5-Jan-2027 Yes
14	Issuer call subject to prior supervisory approval	1 60	Yes	160
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Dec-2024	At par on 22-Dec-2024	At par on 05-Jan-2025
		At par on each June and	At par on each June and	At par on each January and July
		December 22, commencing Dec	December 22, commencing Dec	5, commencing Jan 05, 2025 up
		22, 2024 up to and excluding the	22, 2024 up to and excluding the	to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	date
	Coupons/dividends			
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	
	Intalidatory	iviaridatory		Mandatory
	,	•	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	Mandatory No
22	Noncumulative or cumulative	Cumulative	No Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MGK5	06375MGL3	06375MGM ²
2	for private placement)	06375IVIGKS	06375IVIGE3	06375101G101
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/0	N1/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A 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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5		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 Original maturity date / Final maturity	Dated 5- Jan-2020	Dated 5- Jan-2029	Dated 5- Jan-2026
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	5-Jan-2029 Yes	Yes 5-Jan-2029	5-Jan-2026 Yes
17	issue. can subject to prior supervisory approvar	1.55		,
	Outland all data continuent all datas and			
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
- 13	reactificion amount / mittal maturity	7 (par on 60 dan 2020	7 k par on 60 dan 2020	7 (par 511 55 541 252 1
		At par on each January and July	At par on each January and July	At par on each January and July
		5, commencing Jan 05, 2025 up	5, commencing Jan 05, 2025 up	5, commencing Jul 05, 2024 up
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
-10	Coupons/dividends	date	udio	dato
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
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
24		N.	N.	NI-
21	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative
22	Noncumulative or cumulative Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	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			
25	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, rull or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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 N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
Ī	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
I			,	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			
			MTN Prospectus Supplement Final Terms - CUSIP: 06375MGL:	

	tures Of Regulatory Capital Instruments s except as noted)			
()	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075MONO	00075140104	0007514000
2	for private placement)	06375MGN9	06375MGP4	06375MGQ2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	#N/A	At par on 22-Jan-2025	At par on 19-Jul-2025
			At par on each January, April,	At par on each January and July
i l			July, October 22, commencing	19, commencing Jul 19, 2025 up
			July, October 22, commencing Jan 22, 2025 up to and excluding	
16	Subsequent call dates, if applicable	#N/A		
16	Coupons/dividends		Jan 22, 2025 up to and excluding the maturity date	to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed to Floating	Jan 22, 2025 up to and excluding the maturity date Fixed	to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to Floating 5.50%	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50%	to and excluding the maturity date Fixed 5.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to Floating	Jan 22, 2025 up to and excluding the maturity date Fixed	to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed to Floating 5.50%	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No	to and excluding the maturity date Fixed 5.50%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to Floating 5.50%	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50%	to and excluding the maturity date Fixed 5.50%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed to Floating 5.50% No Mandatory	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	to and excluding the maturity date Fixed 5.50% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed to Floating 5.50% No Mandatory	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	to and excluding the maturity date Fixed 5.50% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed to Floating 5.50% No Mandatory No Cumulative	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, pally or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed to Floating 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Jan 22, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ million				
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MCB0	063691 C01	062601 170
2	for private placement)	06375MGR0	06368LG91	06368LJ72
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractal	Contractual	Contractal
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	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 12	Original date of issuance / Settlement Perpetual or dated	Dated 18-Jan-2024	12-Jan-2024 Dated	19-Jan-2024 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
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Jan-2025	At par on 12-Jul-2024	At par on 19-Jul-2024
		At par on each January and July	At par on each January and July	At par on each January and July
		18, commencing Jan 18, 2025 up		19, commencing Jul 19, 2024 up
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
10	Coupons/dividends	date	dato	date
17				
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%	5.10%	5.05%
	Coupon rate and any related index Existence of a dividend stopper			
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.20% No	5.10% No	5.05% No
18	Coupon rate and any related index Existence of a dividend stopper	5.20%	5.10%	5.05%
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.20% No	5.10% No	5.05% No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.20% No Mandatory No Cumulative	5.10% No Mandatory No Cumulative	5.05% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	5.10% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	5.10% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LH25	06368LG83	06368LJ80
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.076		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
	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s			
	Optional call date, contingent call dates and	A	At 2 2 2 40 1 1 200 :	A4 = = = = 00 + 000=
15	redemption amount / Initial maturity	At par on 19-Jul-2024	At par on 19-Jul-2024	At par on 30-Jan-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		19, commencing Jul 19, 2024 up	19, commencing Jul 19, 2024 up	30, commencing Jan 30, 2025 up
4.0		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	Fixed 4.85%	Fixed 5.60%	Fixed 5.55%
18 19	Existence of a dividend stopper	No 4.83%	No	No 5.35%
19	Fully discretionary, partially discretionary or	110	140	INO
20	mandatory			
20		Mandatory	Mandatory	Mandatony
21	manuacory	Mandatory	Mandatory	Mandatory
		,		,
21	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LJ98	06368LK21	06368LK88
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2		****
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.5		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
	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t			
	Optional call date, contingent call dates and	A4 = = = = 00	A4 = = = 40 1 0000	At
15	redemption amount / Initial maturity	At par on 30-Jan-2025	At par on 19-Jan-2029	At par on 26-Jan-2025
		At par on each January and July		At par on each January and July
		30, commencing Jan 30, 2025 up		26, commencing Jan 26, 2025 up
4.0		to and excluding the maturity	commencing Jan 19, 2029 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.02%		5.00%
19	Existence of a dividend stopper	No 5.02 %	Zero coupon, 5.53% No	No 5.00 /8
19	Fully discretionary, partially discretionary or	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
20	Illialidatory	Ivialidatory	Ivialidatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23			Cultivative	
23	Convertible or non-convertible	Non-convertible		
		Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)	N/A	Non-convertible N/A	Non-convertible N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/O Exemption from subordination
26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(\$ IIIIIIIII	es execut as noted)			
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001 K00	002001 1/70	0027514000
2	for private placement)	06368LK96	06368LK70	06375MGS8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in		ourse i Esto mondiment	outer 12 to motivation
8	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 20 Jan 2024	Dated 20 Jan 2024	Dated
13 14	Original maturity date / Final maturity	26-Jan-2034 Yes	26-Jan-2034 Yes	23-Jan-2026 Yes
14	Issuer call subject to prior supervisory approval	100	100	100
	Outland all data conting to 11 to 1			
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
15	redemption amount / initial maturity	At par on 20-3an-2023	At par on 20-3an-2023	At par 011 23-301-2024
				At par on each January and July
		On each January 26, commencing Jan 26, 2025 up to	On each January 26, commencing Jan 26, 2025 up to	23, commencing Jul 23, 2024 up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
	Coupons/dividends	Ŭ ,	, ,	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18			7 0.000/	
	Coupon rate and any related index	Zero coupon, 6.35%	Zero coupon, 6.00%	
19	Existence of a dividend stopper	Zero coupon, 6.35% No	No Zero coupon, 6.00%	5.05% No
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	Existence of a dividend stopper			
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory	No Mandatory	No Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

(\$ million	tures Of Regulatory Capital Instruments s except as noted)			
(Ş IIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06375MGT6	06375MGU3	06375MGV
	- P			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	o and the most amount	Carlot 12 to monument	outer 12 to motivament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2		USD 5
10 11	Accounting classification Original data of issuance / Settlement	Liability - fair value option 30-Jan-2024	Liability - fair value option 30-Jan-2024	Liability - fair value option 29-Jan-2024
12	Original date of issuance / Settlement Perpetual or dated	Dated 30-Jan-2024	Dated	Dated 29-Jan-2022
13	Original maturity date / Final maturity	30-Jan-2034		29-Jan-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	At now on 20 Jul 2005	At now on 20 less 2005	At non on 20 les 2005
15	redemption amount / Initial maturity	At par on 30-Jul-2025	At par on 30-Jan-2025	At par on 29-Jan-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		30, commencing Jul 30, 2025 up	30, commencing Jan 30, 2025 up	
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends 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
	Fully discretionary, partially discretionary or			
20	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		
24			Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A N/A N/A N	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A N/A N/A N	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A N/A N/A N	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A N/A N/A N	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement

	ns except as noted)			
		Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MGW9	0637EMCV7	06375MG ^N
2	for private placement)	06375101GVV9	06375MGX7	06375IVIG
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the law
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 8		USD
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-202
12	Perpetual or dated Original maturity date / Final maturity	Dated 29-Jan-2027	Dated 29-Jan-2031	Dated 31-Jan-202
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes 29-Jan-2027	Yes 29-Jan-2031	Yes
14	issuer can subject to prior supervisory approval			1.00
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 29-Jul-2024	At par on 29-Jan-2026	At par on 31-Jan-2025
		At par on each January and July	At par on each January and July	At par on the last day of Januar
		29, commencing Jul 29, 2024 up	29, commencing Jan 29, 2026 up	April, July and October,
		to and excluding the maturity	to and excluding the maturity	commencing Jan 31, 2025 up to
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.25%	5.35%	5.50
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.25% No	5.35% No	5.50 No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5.25%	5.35%	5.50
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.25% No Mandatory	5.35% No Mandatory	5.50 No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.25% No Mandatory	5.35% No Mandatory	5.50 No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	5.25% No Mandatory No Cumulative	5.35% No Mandatory No Cumulative	5.50 No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.25% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	5.25% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.25% No Mandatory No Cumulative Non-convertible N/A N/A	5.35% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.50 No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.25% No Mandatory No Cumulative Non-convertible N/A N/A	5.35% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.50 No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.50 No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, annual or or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus