	lions 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
		Common Shares	Preferred Shares Class B - Series 25	Preferred Shares Class B - Series 26	Preferred Shares Class B - Series 27
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	063679203	063679302	063679401
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	Regulatory treatment  Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Eligible Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	12,914		54	500
	Par value of instrument Accounting classification	N/A Shareholders' Equity	236 Shareholders' Equity	54 Shareholders' Equity	500 Shareholders' Equity
	Original date of issuance	Various	11-Mar-2011	25-Aug-2016	23-Apr-2014
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2021 Redemable at Par. No contingent call	25-Aug-2021 Redemable at Par. No contingent call	25-May 2019 Redemable Par. No contingent call
			dates.	dates.	dates.
10	Subsequent call dates, if applicable		Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
18	Coupon rate and any related index  Existence of a dividend stopper	N/A N/A	1.805% No	90 Day T-Bill +1.15%	4.00% No
20	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative  Convertible or non-convertible (1)	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Convertible
	If convertible, conversion trigger(s)	N/A		N/A	NVCC Triggers: (a) the Superintendent of Financia
					Institutions publicly announces the Bank has been advised, in writing, that the Superintendent of
					Financial Institutions is of the opinion that the Bank has ceased,
					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 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 witho
					which the Bank would have been determined by the Superintender
					of Financial Institutions to be non viable.
		11/2			lanus :
25	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NVC
26	If convertible, conversion rate	N/A	N/A	N/A	trigger event  Upon the occurrence of ar
26	ni convertible, conversion rate	IN/A	IN/A	IN/A	NVCC trigger event, each
					outstanding Series 27 Preferred Share would be
					converted to a number of common shares equal to the contract obtained by
					quotient obtained by dividing (Multiplier x Share
					Value) by Conversion Price Please refer to the
					Prospectus Supplement fo further details.
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	Mandatory
28	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	Common Shares Bank of Montreal
30	Write-down feature  If write-down, write-down trigger(s)	No N/A	No	No N/A	No N/A
32 33	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
34	If temporary write-down, description of write-up mechanism  Type of subordination	N/A	N/A	N/A	N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	senior to instrument) Non-compliant transitioned features	No	Yes	Yes	No
	If yes, specify non-compliant features	N/A	Not NVCC compliant Short Form Base Shelf	Not NVCC compliant Short Form Base Shelf	N/A Short Form Base Shelf
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			Prospectus - Jan 11 10	Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl Class B Pref Shares - Series 25 & 26	Prospectus Suppl Class B Pref Shares - Series 25 & 26	Prospectus Suppl Class B P Shares - Series 27
	1				

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

mil	llions except as noted)				
		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 regulatory capital and TLAC Preferred Shares Class B - Series 33	Included in both regulator capital and TLAC Preferred Shares Class B - Series 35
1	Issuer	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	063679609 Canadian Federal and applicable Provincial laws	063679807 Canadian Federal and applicable Provincial laws	06367X200 Canadian Federal and applicable Provincial laws	06367X408  Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
5	Regulatory treatment 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	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	Group and Solo Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	300	200	150
	Par value of instrument Accounting classification	400 Shareholders' Equity	300 Shareholders' Equity	200 Shareholders' Equity	150 Shareholders' Equity
11 12	Original date of issuance Perpetual or dated Original maturity date	06-Jun-2014 Perpetual No Maturity	30-Jul-2014 Perpetual No Maturity	05-Jun-2015 Perpetual No Maturity	29-Jul-2015 Perpetual No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 25-Aug-2019 Redemable at Par. No contingent call dates.	Yes 25-Nov-2019 Redemable at Par. No contingent call dates.	Yes 25-Aug-2020 Redemable at Par. No contingent call dates.	Yes Redemable at a premium from 25-Aug-2020 to 24 2024. On or after 25-Aug-2024 redemable at Par. I contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	N/A
	Coupons / dividends  Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index  Existence of a dividend stopper	3.90% No	3.80% No	3.80% No	5.00% No
21	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  Noncumulative or cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger(s)	Convertible  NVCC Triggers:	Convertible  NVCC Triggers:	Convertible  NVCC Triggers:	Convertible NVCC Triggers:
		the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	is about to cease, to be viable at that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are conside relevant or appropriate, it is reasonably likely that the viabil 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 subdivi or agent or agency thereof with which the Bank would have been determined by the Superintend of Financial Institutions to be niviable.
	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon N' trigger event
26	If convertible, conversion rate	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 further details.	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 further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of a NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number occurrence of a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Price Please refer to the Prospectus Supplement of further details.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares
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	Bank of Montreal No N/A N/A	Bank of Montreal No N/A N/A	Bank of Montreal No N/A N/A	Bank of Montreal No N/A N/A
34	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination	N/A N/A	N/A N/A	N/A N/A	N/A N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	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	No N/A
<u>. 1</u>	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Prei	Prospectus Suppl Class B Pref Shares - Series 31	Prospectus Suppl Class B Pref Shares - Series 33	Prospectus Suppl Class E Shares - Series 35

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

mi	llions except as noted)				
		Included in both regulatory capital and TLAC Preferred Shares Class B - Series 36	Included in both regulatory capital and TLAC Preferred Shares Class B - Series 38	Included in both regulatory capital and TLAC Preferred Shares Class B - Series 40	Included in both regulate capital and TLAC Preferred Shares Class B Series 42
1	. Issuer	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	06367X507 Canadian Federal and applicable Provincial laws	06367X705 Canadian Federal and applicable Provincial laws	06368A209 Canadian Federal and applicable Provincial laws	06367X887 Canadian Federal and applicable Provincial law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	Regulatory treatment  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	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 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	600	600	500	400
	date) Par value of instrument	600	600	500	400
	Accounting classification  Original date of issuance	Shareholders' Equity  16-Oct-2015	Shareholders' Equity 21-Oct-2016	Shareholders' Equity 09-Mar-2017	Shareholders' Equity 29-Jun-2017
12	Perpetual or dated Original maturity date Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25- Nov-2020 at Par. No contingent call dates.	Yes Redemable on or after 25- Feb-2022 at Par. No contingent call dates.	Yes Redemable on or after 25- May-2022 at Par. No contingent call dates.	Yes  Redemable on or after 2  August-2022 at Par. No contingent call dates.
		contingent can dates.	contingent can dates.	contingent can dates.	contingent can dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.85%	Fixed 4.85%	Fixed 4.50%	Fixed 4.40%
19	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
21	Existence of step up or other incentive to redeem  Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger(s)	Convertible  NVCC Triggers: (a) the Superintendent of Financial	Convertible  NVCC Triggers:	Convertible  NVCC Triggers: (a) the Superintendent of Financial	Convertible  NVCC Triggers: (a) the Superintendent of Finar
		the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	the Bank has been advised, in writing, that the Superintender Financial Institutions is of the opinion that the Bank has ceas is about to cease, to be viable at that, after the conversion of all contingent instruments and tall into account any other factors circumstances that are considerelevant or appropriate, it is reasonably likely that the viabithe 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 subdivor agent or agency thereof wit which the Bank would have be determined by the Superintencof Financial Institutions to be riviable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon N trigger event
26	If convertible, conversion rate	NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Shavalue) by Conversion Prelease refer to the Prospectus Supplement further details.
28	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	Bank of Montreal No N/A	Bank of Montreal No N/A	Bank of Montreal No N/A	Bank of Montreal No N/A
33	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up 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
4a	Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	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	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Apr 13 16	Short Form Base Shelf Prospectus - Apr 13 16	Short Form Base Shelf Prospectus - Apr 13 16
			_		Prospectus Suppl Class

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

m	illions except as noted)				
		Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulato
		capital and TLAC Preferred Shares Class B -	capital and TLAC Subordinated Debentures -	capital and TLAC Series H Medium-Term	capital and TLAC Series H Medium-Term
		Series 44	Series 20	Notes - First Tranche	Notes - Second Tranche
	1 Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument	06368B207 Canadian Federal and	063671BD2 Canadian Federal and	06369ZBS2 Canadian Federal and	06369ZBT0 Canadian Federal and
•	Governing law(s) of the instrument	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial law
3	a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment				
	4 Transitional Basel III rules 5 Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Tier 2 Ineligible	Tier 2 Tier 2	Tier 2 Tier 2
	6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Deb
	8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	400		1,005	931
	date)		144		
	9 Par value of instrument 0 Accounting classification	400 Shareholders' Equity	150 Liability - amortized cost	1,000 Liability - amortized cost	1,000 Liability - amortized cost
1	1 Original date of issuance	17-Sep-2018	15-Dec-1995	19-Sep-2014	08-Dec-2015
1	Perpetual or dated	Perpetual	Dated	Dated	Dated
1.	3 Original maturity date	No Maturity	\$25MM of total par amount matures on Dec 15th 2025,	19-Sep-2024	08-Dec-2025
			2028, 2031, 2034, 2037 and 2040		
	4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1.	Optional call date, contingent call dates and redemption amount	Redemable on or after 25- November-2023 at Par. No	Redemable on or after 15- Dec-2000 in the market, by	19-Sep-2019 Redemable at Par. No contingent call	08-Dec-2020 Redeemab Par. No contingent call
		contingent call dates.	tender or by private contract	dates.	dates.
			at any price. No contingent call dates.		
1	6 Subsequent call dates, if applicable	Every 5 years	N/A	N/A	N/A
	Coupons / dividends 7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until Sept 19, 2019	Fixed until Dec 8, 2020
1	8 Coupon rate and any related index	4.85%	8.25%	3.12%	3.34%
	9 Existence of a dividend stopper O Fully discretionary, partially discretionary or mandatory	No Fully discretionary	N/A Mandatory	N/A Mandatory	N/A Mandatory
	1 Existence of step up or other incentive to redeem 2 Noncumulative or cumulative	No Non-cumulative	No Cumulative	No Cumulative	No Cumulative
2	Convertible or non-convertible <sup>(1)</sup>	Convertible	Non-Convertible	Convertible	Convertible
2	4 If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial	N/A	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent publicly
		Institutions publicly announces that the Bank has been advised, in		Institutions publicly announces that the Bank has been advised, in	announces that the Bank has be advised, in writing, that the
		writing, that the Superintendent of Financial Institutions is of the		writing, that the Superintendent of Financial Institutions is of the	Superintendent is of the opinio that the Bank has ceased, or is
		opinion that the Bank has ceased, or is about to cease, to be viable and		opinion that the Bank has ceased, or is about to cease, to be viable and	to cease, to be viable and that, the conversion of the Notes and
		that, after the conversion of all contingent instruments and taking		that, after the conversion of all contingent instruments and taking	other contingent instruments is by the Bank and taking into acc
		into account any other factors or circumstances that are considered		into account any other factors or circumstances that are considered	any other factors or circumstan that are considered relevant or
		relevant or appropriate, it is reasonably likely that the viability of		relevant or appropriate, it is reasonably likely that the viability of	appropriate, it is reasonably like that the viability of the Bank wi
		the Bank will be restored or maintained; or		the Bank will be restored or maintained; or	restored or maintained; or (b) a federal or provincial
		(b) a federal or provincial government in Canada publicly		(b) a federal or provincial government in Canada publicly	government in Canada publicly announces that the Bank has
		announces that the Bank has accepted or agreed to accept a		announces that the Bank has accepted or agreed to accept a	accepted or agreed to accept a capital injection, or equivalent
		capital injection, or equivalent support, from the federal		capital injection, or equivalent support, from the federal	support, from the federal government or any provincial
		government or any provincial government or political subdivision		government or any provincial government or political subdivision	government or political subdivi or agent or agency thereof with
		or agent or agency thereof without which the Bank would have been		or agent or agency thereof without which the Bank would have been	which the Bank would have beed determined by the Superintend
		determined by the Superintendent of Financial Institutions to be non-		determined by the Superintendent of Financial Institutions to be non-	to be non-viable.
		viable.		viable.	
2	Elf convertible fully or partially	Will fully convert into	N/A	Will fully convert into	Will fully convert into
۷.	5 If convertible, fully or partially	Will fully convert into common shares upon NVCC	N/A	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon N
		trigger event		trigger event	trigger event
2	6 If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each	N/A	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each
		outstanding Series 44		outstanding note would be	outstanding note would
		Preferred Share would be converted to a number of		converted to a number of common shares equal to the	converted to a number of common shares equal to
		common shares equal to the		quotient obtained by	quotient obtained by
		quotient obtained by dividing (Multiplier x Share		dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x No Value) by Conversion Pri
		Value) by Conversion Price. Please refer to the		Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement
		Prospectus Supplement for further details.		further details.	further details.
			121/2	Mandatory	Mandatory
_	7 If convertible, mandatory or optional conversion	Mandatory Common Shares	N/A	Common Charas	[Common Charas
2	8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	Common Shares Bank of Montreal	N/A N/A	Common Shares Bank of Montreal	Common Shares Bank of Montreal
29	8 If convertible, specify instrument type convertible into	Common Shares	N/A		
29 30 31 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	Common Shares  Bank of Montreal  No  N/A  N/A	N/A N/A No N/A N/A	Bank of Montreal No N/A N/A	Bank of Montreal No N/A N/A
2: 3: 3: 3: 3: 3:	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	Common Shares  Bank of Montreal  No  N/A	N/A N/A No N/A	Bank of Montreal No N/A	Bank of Montreal No N/A
2: 3: 3: 3: 3: 3: 3:	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A	N/A N/A No N/A N/A N/A N/A N/A	Bank of Montreal No N/A N/A N/A N/A	Bank of Montreal No N/A N/A N/A N/A
2: 3: 3: 3: 3: 3: 3:	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	Common Shares Bank of Montreal No N/A N/A N/A	N/A N/A NO N/A N/A N/A N/A	Bank of Montreal No N/A N/A N/A	Bank of Montreal No N/A N/A N/A
2: 2: 3: 3: 3: 3: 3: 3: 3:	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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-compliant transitioned features	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 N/A N/A N/A N/A N/A N/A Y/A  Senior Debt Yes	Bank of Montreal No N/A N/A N/A N/A Senior Debt	Bank of Montreal No N/A N/A N/A N/A Senior Debt
2: 3: 3: 3: 3: 3: 3: 3: 3:	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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-compliant transitioned features If yes, specify non-compliant features	Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  Subordinated Debt	N/A N/A No N/A N/A N/A N/A N/A Senior Debt	Bank of Montreal No N/A N/A N/A N/A Senior Debt	Bank of Montreal No N/A N/A N/A N/A Senior Debt
2: 3: 3: 3: 3: 3: 3: 3: 3:	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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-compliant transitioned features	Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  Subordinated Debt  No  N/A	N/A N/A NO N/A N/A N/A N/A N/A N/A Y/A  Senior Debt Yes	Bank of Montreal  No  N/A  N/A  N/A  N/A  Senior Debt  No  N/A	Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A
2: 2: 3: 3: 3: 3: 3: 3: 3: 3:	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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-compliant transitioned features If yes, specify non-compliant features	Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  Subordinated Debt  No  N/A  Short Form Base Shelf	N/A N/A NO N/A N/A N/A N/A N/A  Senior Debt  Yes Not NVCC compliant	Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - Mar 13 14

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

	llions except as noted)				
		Included in both regulatory	·		Included in both regulator
		Capital and TLAC	capital and TLAC Series I Medium-Term Notes	•	capital and TLAC
		- First Tranche	- Second Tranche		due 2028
_		David of Marchael	David of Manager	David of Maryland	David of Manager
1	lssuer	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	06369ZCC64 Canadian Federal and	06369ZCD4 Canadian Federal and		US06368BQ686 State of New York, the
J	Governing law(s) of the instrument	applicable Provincial laws	applicable Provincial laws	Province of Ontario and the	Province of Ontario and th
36	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	N/A		laws of Canada N/A
	achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment	T:2	T2	Time 2	T' 2
5	Transitional Basel III rules Post-transitional Basel III rules	Tier 2 Tier 2	Tier 2 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
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,225	802	1,577	1,136
	Par value of instrument	1,250	850	, , , , , , , , , , , , , , , , , , ,	USD 850
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance Perpetual or dated	31-May-2016 Dated	31-May-2017 Dated		05-Oct-2018 Dated
	Original maturity date	01-Jun-2026	01-Jun-2027		05-Oct-2028
1,	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount			15-Dec-2027 Redeemable at	
		dates.	dates.	_	dates.
16	Subsequent call dates, if applicable  Coupons / dividends	N/A	N/A	N/A	N/A
	Fixed or floating dividend/coupon	Fixed until Jun 1, 2021	Fixed until Jun 1, 2022	Fixed	Fixed
	Coupon rate and any related index  Existence of a dividend stopper	3.32% N/A	2.57% N/A	3.803% N/A	4.338% N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem  Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible (1)	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly		NVCC Triggers: (a) the Superintendent publicly
		announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the		announces that the Bank has bed advised, in writing, that the
		Superintendent is of the opinion	Superintendent is of the opinion that the Bank has ceased, or is about		Superintendent is of the opinion
		to cease, to be viable and that, after	1	to cease, to be viable and that, after	I
		the conversion of the Notes and all other contingent instruments issued	the conversion of the Notes and all other contingent instruments issued	the conversion of the Notes and all other contingent instruments issued	the conversion of the Notes and other contingent instruments is
		by the Bank and taking into account any other factors or circumstances	1		by the Bank and taking into acco
		that are considered relevant or	that are considered relevant or	that are considered relevant or	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 likel that the viability of the Bank will
		restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial		restored or maintained; or (b) a federal or provincial
		government in Canada publicly	I	government in Canada publicly	government in Canada publicly
		announces that the Bank has accepted or agreed to accept a	accepted or agreed to accept a	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	government or any provincial government or political subdivision		government or any provincial government or political subdivis
		or agent or agency thereof without which the Bank would have been	or agent or agency thereof without	or agent or agency thereof without	or agent or agency thereof with
			Willell the balk would have been		which the Bank would have bee
		determined by the Superintendent	determined by the Superintendent		determined by the Superintende
		determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.		
					determined by the Superintende
25	If convertible, fully or partially	to be non-viable.  Will fully convert into	to be non-viable.  Will fully convert into	to be non-viable.  Will fully convert into	determined by the Superintende to be non-viable.  Will fully convert into
25	If convertible, fully or partially	to be non-viable.	will fully convert into common shares upon NVCC	to be non-viable.  Will fully convert into common shares upon NVCC	determined by the Superintende to be non-viable.  Will fully convert into
	If convertible, fully or partially  If convertible, conversion rate	Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an	Will fully convert into common shares upon NVCC trigger event	will fully convert into common shares upon NVCC trigger event	determined by the Superintender to be non-viable.  Will fully convert into common shares upon NV trigger event
		Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each
		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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of
		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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to
		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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would I converted to a number o common shares equal to quotient obtained by
		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.	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.	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.	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not Value) by Conversion Prior
		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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would I converted to a number o common shares equal to quotient obtained by dividing (Multiplier x Not Value) by Conversion Prio Please refer to the
		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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would I converted to a number o common shares equal to quotient obtained by dividing (Multiplier x Not Value) by Conversion Prio Please refer to the
26	If convertible, conversion rate	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.	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.	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.	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not Value) by Conversion Prior Please refer to the Prospectus Supplement of further details.
26 27 28	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Not Value) by Conversion Prior Please refer to the Prospectus Supplement if further details.  Mandatory  Common Shares
26 27 28 29	If convertible, conversion rate  If convertible, mandatory or optional conversion	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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not Value) by Conversion Price Please refer to the Prospectus Supplement of further details.
27 28 29 30 31	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not Value) by Conversion Price Please refer to the Prospectus Supplement of further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A
27 28 29 30 31 32 33	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to 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
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, write-down trigger(s)  If write-down, full or partial	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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fourther details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A
27 28 29 31 32 33 34 34	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, 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	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	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	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Note Value) by Conversion Prior Please refer to the Prospectus Supplement of further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-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-compliant transitioned features	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  No	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  No	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 No	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement of further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  Senior Debt  No
27 28 29 30 31 32 33 34 34 35	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 senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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	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  No  N/A  Short Form Base Shelf	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	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement of further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-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-compliant transitioned features	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  N/A	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  No  N/A  Short Form Base Shelf	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 No	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to 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
27 28 29 30 31 32 33 34 34 35	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 senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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  No  N/A  Short Form Base Shelf  Prospectus - Apr 13 16	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 N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf	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  N/A	Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would I converted to a number o common shares equal to quotient obtained by dividing (Multiplier x Not Value) by Conversion Prior Please refer to the Prospectus Supplement ffurther details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A

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

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)		Look, dod to TLAC not	In alread of in TLAC and
		In all dad 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
_		Bank of Montreal (Toronto		
1	Issuer	Branch)	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	100074056	0.00.07\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	0.00.07144444
2	private placement)	192371856	06367WHA4	06367WHA4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
3	Means by which enforceability requirement of Section 13 of	Ontario and Canada	Callaua	Canaua
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractaar	Contractaar
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	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,		- mer i i i i i i i i i i i i i i i i i i i	L. to mod differit
8	as of most recent reporting date)		N/A	N/A
9	Par value of instrument	USD60	USD417	USD103
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	19-Dec-2018	29-Jan-2019	5-Feb-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-2023	22-Jan-2021	22-Jan-2021
14	Issuer call subject to prior supervisory approval		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		·	
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.8485%	3m\$L + 40bps	3m\$L + 40bps
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				
29	If convertible, specify issuer of instrument it converts into	No	No	No
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
33	If write-down, full or partial			
33	If write-down, permanent or temporary  If temporary write-down, description of write-down			
34	mechanism			
34	meenanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
J-4a	Type of Suborumution	Janoi amation	Japor amadon	Janoi amadon
	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
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	, 15, 5p co , cop.ia.iic reactives			i '
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 6,	USD Prospectus - Apr 27	USD Prospectus - Apr 27
	• •	<u>2018</u>	<u>17</u>	<u>17</u>
		NIP Prospectus Supplement	USD Prospectus	USD Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	- Dec 06, 2018	Supplement - Sept 23 18	Supplement - Sept 23 18
				Pricing Suppl. Reopen
	Pricing Supplement (if applicable)	Final Terms – Series 187 NIP	Pricing Suppl Series E	Series E USD MTN Feb 01
	and and the same of	Jerres 107 1411	USD MTN Jan 25 19	19
				. 1.7

1 Issuer  Unique identifier (eg CUSIP, 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 Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment  4 Transitional Basel III rules  N/A  Post-transitional Basel III rules  N/A  Eligible at solo/group/group/solo  Accounting classification  1 Original date of issuance  1 Original date of issuance  1 Original maturity date  1 Original maturity date  1 Original maturity date  1 Original call dates, ontingent call dates and redemption amount  1 Subsequent call dates, if applicable  N/A  Coupons/dividends  1 Coupon rate and any related index  Optional call date, contingent call dates on Monacount of the Monacount  Desired or floating dividend/coupon  Existence of a dividend stopper  No  Postion reverbed or dividend stopper  No  1 Existence of a dividend stopper  No  Noncomulative or cumulative  Convertible or non-convertible  If convertible, specify instrument type convertible into  If write-down, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  Convertible, specify instrument type convertible into  If convertible, white-down frigger (s)  If convertible, specify instrument type convertible into  If write-down feature  If write-down, full or partial  If write-down, full or		s except as noted)	Included in TLAC not
Insuer  Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  Good-Fring 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  1 Transitional Basel III rules  N/A  Fost-transitional Basel III rules  N/A  Fost-transitional Basel III rules  N/A  Instrument type  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Amount recognised in segulatory capital (Currency in millions, as of most recent reporting date)  Par value of instrument  USD1,750  Accounting classification  Liability - amortised cost 5-reb-2019  Par value of instrument  Original date of issuance  S-Feb-2019  Porjonal call subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount  N/A  Subsequent call dates, if applicable  N/A  Coupons/dividends  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed or floating dividend stopper  No  Pully discretionary, partially discretionary or mandatory  Nocumulative or cumulative  Non-convertible or non-convertible  Fixed or floating dividend stopper  No  Non-convertible, conversion ringer (s)  If convertible, conversion ringer (s)  If convertible, pacify issuer of instrument it converts into on-convertible or non-convertible or n			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  O6367WHH9  New York, Ontario and Canada  Governing law(s) of the instrument Canada  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 N/A  Eligible at Solo/group/group&solo N/A  Eligible at Solo/group/group&solo N/A  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Accounting classification Usblitty-amortised cost of the TLAC instrument VSD1,750  Accounting classification Usblitty-amortised cost of the VSD1,750  Parvalue of instrument USD1,750  Perpetual or dated Dated Dated S-Feb-2019  Perpetual or dated Dated Dated S-Feb-2019  Perpetual or dated Dated Dated S-Feb-2024  Issuer call subject to prior supervisory approval N/A  Optional call date, contingent call dates and redemption amount N/A  Subsequent call dates, if applicable N/A  Coupon/grid/ends  Fixed or floating dividend/coupon Fixed  Coupon rate and any related index 0.033  Fully discretionary, partially discretionary or mandatory Mandatory  Existence of a dividend stopper No  Pully discretionary, partially discretionary or mandatory Mandatory  Existence of a dividend stopper No  Convertible or non-convertible Non-convertible Non-convertible Fill or convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If the convertible, conversion rate If the property write-down trigger (s)  If convertible, conversion trigger (s)  If convertible, perpendication hierarchy in liquidation (specify instrument type immediately senior to instrument)  April Hambor Pospectus I Babella III applicable N/A  Prospectus Pase Shelf Prospectus (if applicable)  Prospectus Pases Shelf Prospectus (if applicable)			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  O6367WHH9  New York, Ontario and Canada  Governing law(s) of the instrument Canada  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 N/A  Fegulatory treatment N/A  Figible at solo/group/group&solo N/A  Eligible at solo/group/group&solo N/A  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Accounting classification USD1,750  Accounting classification USD1,750  Accounting classification UsD1,750  Pery avalue of instrument USD1,750  Perpetual or dated Dated Dated S-Feb-2019  Perpetual or dated Dated S-Feb-2019  Perpetual or dated Dated S-Feb-2024  Subsequent call dates, if applicable N/A  Coupons/dividends  Fixed or floating dividend/coupon Fixed  Coupons/dividends  Fixed or floating dividend/coupon Fixed recent and any related index 0.033  Pully discretionary, partially discretionary or mandatory Mandatory  Existence of a dividend stopper  Pully discretionary, partially discretionary or mandatory Mandatory  Existence of a dividend stopper  No  Convertible, conversion trigger (s)  If the convertible or non-convertible into  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Applications and the prospectus of prospectus - Apr prospectus - Apr Supplement - Sept 23.  Prospectus / Base Shelf Prospectus (if applicable)  Prospectus / Base Shelf Prospectus (if applicable)			
2 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  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  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  P Par value of instrument  Original date of issuance  10 Accounting classification  11 Original date of issuance  12 Perpetual or dated  Dated  Optional call date, contingent call dates and redemption amount  Amount call subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount  Coupons/dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  Optional call dates, if applicable  N/A  Coupons/dividends  19 Existence of a dividend stopper  No  Existence of a dividend stopper  No  20 Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Non-convertible or non-convertible  Non-convertible fully or partially  1 If convertible, specify instrument type convertible into  1 If convertible, specify instrument type convertible into  1 If write-down, write-down trigger (s)  1 If convertible, specify instrument type convertible into  Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument)  Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument)  1 If write-down, uncompliant features  No  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Price sund Series E	1	Issuer	Bank of Montreal
New York, Ontario and Canada			
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  4 Transitional Basel III rules N/A Post-transitional Basel III rules N/A N/A N/A Seligible at solo/group/group/group/solo N/A Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument N/A N/A Par value of instrument N/A N/A Subject of instrument N/A N/A Perpetual or dated Accounting classification Diginal maturity date S-Feb-2019 Dated Optional call date, contingent call dates and redemption amount N/A Optional call date, if applicable N/A Coupons/dividends Fixed or floating dividend/coupon Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Fixed No No  Pully discretionary, partially discretionary or mandatory Existence of a dividend stopper No No  Pully discretible or non-convertible Non-convertible Non-convertible If convertible, conversion trigger (s) If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement - Sept 23.  Pricipa Suruel Series E	2	private placement)	06367WHH9
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 N/A Dost-transitional Basel III rules N/A Eligible at solo/group/group&solo N/A Distrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Original date of issuance Perpetual or dated Dated Doriginal maturity date Sepecular call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Picked or floating dividend/coupon Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Existence of a step up or other incentive to redeem No Existence of a step up or other incentive to redeem Communitative Convertible or non-convertible Fixed or floorer cumulative Convertible, conversion rate Fixed or floorer subjective in tryger (s) Fixed convertible, conversion rate Fixed convertible, conversion rate Fixed convertible, specify instrument type convertible into Fixed down, permanent or temporary Fixed-down feature Write-down, generalially Fixed-down feature Fixed-down feature Fixed-down, floor partially Fixed-down feature Fixed-down, description of write-down mechanism Fixed-down, permanent or temporary Fixed-down, floor partial Fixed-down, permanent or temporary Fixed-down features Fixed-down, floor partial Fixed-down freature Fixed-down, permanent or temporary Fixed-down features Fixed-down floor permanent or temporary Fix	2	Governing law(s) of the instrument	· ·
instruments governed by foreign law)  **Regulatory treatment**  **Regulatory treatment**  **Impairstional Basel III rules**  **N/A**  **Post-transitional Basel III rules**  **N/A**  **Other TLAC instrument**  **USD1,750**  **Other TLAC instrument**  **USD1,750**  **Other TLAC instrument**  **USD1,750**  **UsD2,750**  **UsD2,750**  **UsD2,750**  **UsD2,750**  **U	3		Cariaua
### Regulatory treatment  4 Transitional Basel III rules  5 Post-transitional Basel III rules  N/A  6 Eligible at Solo/group/group&solo  7 Instrument type  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  9 Par value of instrument  WSD1,750  10 Accounting classification  11 Original date of issuance  12 Perpetual or dated  13 Original maturity date  13 Original maturity date  14 Issuer call subject to prior supervisory approval  15 Appropriate and proper supervisory approval  16 Subsequent call dates, if applicable  7 Fixed or floating dividend/coupon  18 Coupons/dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of a step up or other incentive to redeem  22 Noncumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion rate  25 If convertible, conversion rate  26 If convertible, conversion rate  27 If convertible, pandatory or optional conversion  18 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, permanent or temporary  33 If write-down, permanent or temporary  34 If emporary write-down description of write-down  35 If write-down, permanent or temporary  36 If write-down, permanent or temporary  37 If yes, specify non-compliant features  No  No  No  Prospectus / Base Shelf Prospectus (if applicable)  Supplement to Base Shelf Prospectus (if applicable)	3a		
Transitional Basel III rules  Post-transitional Basel III rules  N/A  Post-transitional Basel III rules  R/A  Post-transitional Basel III rules  R/A  Instrument type  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Par value of instrument  USD1,750  Accounting classification  Accounting classification  Coriginal date of issuance  F-Feb-2019  Perpetual or dated  Original maturity date  S-Feb-2024  Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount  Amount  Coupons/dividends  Fixed  Coupons/dividends  Fixed  Coupons/dividends  Fixed  Coupon rate and any related index  O.033  Existence of a dividend stopper  No  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  Convertible or non-convertible  Non-convertible  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  Write-down, full or partial  If write-down, write-down trigger (s)  If convertible, specify instrument type convertible on mon-convertible  Position in subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument  If yes, specify non-compliant features  No  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Position Series E			Contractual
Section   Post-transitional Basel III rules   N/A	4	5 ,	N1/A
6 Eligible at solo/group/group&solo 7 Instrument type Other TLAC instrument Amount recognised in regulatory capital (Currency in millions, Amount recognised in regulatory capital (Currency in millions, B as of most recent reporting date) 9 Par value of instrument USD1,750 Liability - amortised cos 11 Original date of issuance 12 Perpetual or dated Dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount N/A Optional call date, contingent call dates and redemption amount N/A Coupons/dividends Coupons/dividends Coupons/dividends Coupons/dividends No Deficial maturity date 15 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index 0.033 19 Existence of a dividend stopper No Deficial maturity discretionary or mandatory 10 Existence of a step up or other incentive to redeem No Doncumulative or cumulative 10 Cumulative 11 Gronvertible or non-convertible 12 If convertible, conversion trigger (s) 13 If convertible, conversion trigger (s) 14 If convertible, specify instrument type convertible into 15 If convertible, specify instrument type convertible into 16 If write-down, full or partial 17 If write-down, permanent or temporary 18 If emporary write-down trigger (s) 19 If write-down, full or partial 10 If write-down, permanent or temporary 10 If write-down, permanent or temporary 11 If temporary write-down trigger (s) 12 If write-down, permanent or temporary 13 If write-down, permanent or temporary 14 If write-down, permanent or temporary 15 If write-down, permanent or temporary 16 If write-down, full or partial 17 If write-down, permanent or temporary 17 If temporary write-down trigger (s) 18 If write-down, full or partial 19 If write-down, full or partial 20 If write-down, full or partial 21 If write-down, full or partial 22 If write-down, full or partial 23 If write-down, full or partial 24 If write-down, full or partial 25 If convertible, mandatory 26 Supplement or Supervise Supplement Supplement Supplem			
7 Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Application of the properties of			
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Par value of instrument  USD1,750  10 Accounting classification  Liability - amortised cos  11 Original date of issuance  Perpetual or dated  Dated  12 Perpetual or dated  Dated  13 Original maturity date  14 Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption  amount  N/A  Optional call dates, if applicable  N/A  Coupons/dividends  Coupons/dividends  Coupons/dividends  Coupons/dividends  Coupons/dividends  Coupons/dividends  Coupons/dividends  Dated  N/A  Coupons/dividends  No  Fixed  0.033  Mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Cumulative  Cumulative  Cumulative  Cumulative  Cumulative  Non-convertible  Non-convertible  Non-convertible  Non-convertible  If convertible, conversion rate  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 instrument type convertible into  If write-down, full or partial  If write-down, full or pa			•
as of most recent reporting date) Par value of instrument USD1,750 Accounting classification Liability - amortised cos Corporting date of issuance Perpetual or dated Original date of issuance Perpetual or dated Original maturity date Sisuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount N/A Optional call dates, if applicable N/A Coupons/dividends Fixed or floating dividend/coupon Fixed Coupon rate and any related index Ocupon rate and any related index Pully discretionary, partially discretionary or mandatory Existence of a dividend stopper No Couportible or non-convertible Convertible or non-convertible Ficonvertible, conversion trigger (s) Fif convertible, conversion rate Ficonvertible, specify instrument type convertible into  If convertible, specify instrument it converts into Fif write-down, write-down trigger (s) Fif write-down, feature Fit down, write-down trigger (s) Fit write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Exemption from subordination  Fit write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Exemption from subordination  Fostion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Forspectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Friend Sund Series Election  Friend Sund Series Election  Friend Sund Series Election  Supplement Series Election  Friend Sund Series Election  Brice Sund Series Election  Brice Sund Series Election  Friend		••	Other TEACHISTIAINEIL
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Accoupting classification 16 Issuer call subject to prior supervisory approval 17 Original date of issuance 18 Original maturity date 18 Subsequent call date, contingent call dates and redemption 19 amount 10 Subsequent call dates, if applicable 10 Fixed or floating dividend/coupon 11 Existence of a dividend stopper 12 Existence of a dividend stopper 13 Existence of a step up or other incentive to redeem 14 Issuer call subject to ron-convertible 15 If convertible or non-convertible 16 If convertible, conversion trigger (s) 17 If convertible, fully or partially 18 If convertible, conversion rate 19 If convertible, mandatory or optional conversion 10 If write-down, full or partial 10 If write-down, full or partial 11 If write-down, full or partial 12 If write-down, full or partial 13 If write-down, full or partial 14 Type of subordination 15 If yes, specify non-compliant features 16 Non-compliant transitioned features 17 If yes, specify non-compliant features 18 If yes, specify non-compliant features 19 If yes, specify non-compliant features 20 If yes, specify non-compliant features 21 If yes, specify non-compliant features 22 Supplement to Base Shelf Prospectus (if applicable) 23 Supplement to Base Shelf Prospectus (if applicable)	8		N/A
Accounting classification  I disbility - amortised cos  Original date of issuance  Perpetual or dated  Original maturity date  S-Feb-2019  Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption  mount  N/A  Optional call date, contingent call dates and redemption  Subsequent call dates, if applicable  Coupons/dividends  Fixed or floating dividend/coupon  Fixed  Coupons rea and any related index  Oosia  Fully discretionary, partially discretionary or mandatory  Fully discretionary, partially discretionary or mandatory  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion trigger (s)  If convertible, unandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type instru			·
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount 15 amount 16 Subsequent call dates, if applicable N/A Coupons/dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory 11 Existence of a step up or other incentive to redeem No 22 Noncumulative or cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify issuer of instrument it converts into 30 Write-down, write-down trigger (s) 31 If write-down, permanent or temporary	10	Accounting classification	Liability - amortised cos
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption 16 amount 17 Annual Subsequent call dates, if applicable 18 Coupons/dividends 19 Existence of a dividend stopper 19 Fully discretionary, partially discretionary or mandatory 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or 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 31 If write-down, write-down trigger (s) 32 If write-down, full or partiall 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 35 mechanism 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant transitioned features 39 If yes, specify non-compliant features 30 Non-compliant transitioned features 31 If yes, specify non-compliant features 32 If yes, specify non-compliant features 33 Usb Prospectus - Apr 34 Pricing Sunnl Series E I	11		5-Feb-2019
14 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount N/A  Subsequent call dates, if applicable N/A  Coupons/dividends 17 Fixed or floating dividend/coupon Rixed or floating dividend stopper No  20 Fully discretionary, partially discretionary or mandatory Partially discretionary or mandatory 10 Existence of a step up or other incentive to redeem No 11 Existence of a step up or other incentive to redeem No 12 Noncumulative or cumulative Cumulative Convertible or non-convertible Non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, pandatory or optional conversion  18 If convertible, specify instrument type convertible into 19 If convertible, specify issuer of instrument it converts into 30 Write-down feature No 31 If write-down, write-down trigger (s) 32 If write-down, write-down trigger (s) 33 If write-down, write-down, description of write-down mechanism Recanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement - Sept 23  Pricing Sunnl Series E I  Pricing Sunnl Series E I  Pricing Sunnl Series E I	12	Perpetual or dated	Dated
Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable  Coupons/dividends  Fixed or floating dividend/coupon  Fixed O.033  Fixed Coupon rate and any related index  O.033  Fully discretionary, partially discretionary or mandatory  Existence of a dividend stopper  No  Pully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  Convertible or non-convertible  Non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer 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  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  If yes, specify non-compliant features  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Sunnl Series E.I.  Pricing Sunnl Series E.I.  Pricing Sunnl Series E.I.			
15 amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons/dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If write-down, write-down trigger (s) 30 Write-down, full or partial 31 If write-down, permanent or temporary 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 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 If yes, specify non-compliant features 32 Visp Prospectus 33 USD Prospectus 34 Vising Supplement - Sept 23 35 Supplement to Base Shelf Prospectus (if applicable) 36 Pricing Sunol Series E	14		N/A
Subsequent call dates, if applicable Coupons/dividends Texts of a floating dividend/coupon Fixed Coupon rate and any related index Coupon randatory Coupon rate and any related index Coupon randatory Coupon rate and any related index Coupon randatory Coupon rand			
Coupons/dividends			
Fixed or floating dividend/coupon  Rixed Coupon rate and any related index Coupon rate Rixed Convertible or index or cumulative Cipon rate Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially Coupon 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 Coupon rate Coupon rat	16	·	N/A
18 Coupon rate and any related index 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem No 22 Noncumulative or cumulative Cumulative Non-convertible Convertible or non-convertible Non-convertible 16 convertible, conversion trigger (s) 17 If convertible, conversion rate 18 If convertible, mandatory or optional conversion 19 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 16 If temporary write-down, description of write-down 34 mechanism  Exemption from 35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features No No Prospectus / Base Shelf Prospectus (if applicable)  Pricing Suppl Series F. I	17		Fived
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Noncumulative or cumulative Non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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  Exemption from subordination  Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument)  Non-compliant transitioned features Non-compliant transitioned feature			
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Convertible or non-convertible Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible If convertible, conversion trigger (s) If convertible, fully or partially 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, permanent or temporary If temporary write-down, description of write-down mechanism  Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) If yes, specify non-compliant features  No Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Suppl. Series E. I			
Existence of a step up or other incentive to redeem   No			
22 Noncumulative or cumulative 23 Convertible or 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 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  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Suppl Series F. I	20	Fully discretionary, partially discretionary or mandatory	Mandatory
Convertible or non-convertible	21	Existence of a step up or other incentive to redeem	No
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 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  Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features  No N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Suppl Series E. I			
25			Non-convertible
26			
27			
28			
If convertible, specify issuer of instrument it converts into			
Write-down feature   No	28	If convertible, specify instrument type convertible into	
31			
32			No
33 If write-down, permanent or temporary  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  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement - Sept 23			
If temporary write-down, description 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 If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement - Sept 23			
mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement - Sept 23	<b>3</b> 3		
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  USD Prospectus - Apr 17  Supplement to Base Shelf Prospectus (if applicable)  Exemption from subordination  Pari passu to Deposit Liabilities  No  No  USD Prospectus - Apr 17  USD Prospectus - Supplement - Sept 23	3/1		
Type of subordination  Position in subordination hierarchy in liquidation (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)  Pricing Supplement - Sept 23	<del>5</del> -	THE CHAIRSTIT	Exemption from
35   instrument type immediately senior to instrument)   Liabilities	34a	Type of subordination	•
35   instrument type immediately senior to instrument)   Liabilities		Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit
Non-compliant transitioned features   No	35	, , , , , , , , , , , , , , , , , , , ,	· ·
Prospectus / Base Shelf Prospectus / Short Form Prospectus    USD Prospectus - Apr		, , , , , , , , , , , , , , , , , , , ,	
Supplement to Base Shelf Prospectus (if applicable)    Supplement to Base Shelf Prospectus (if applicable)	37	•	N/A
Supplement to Base Shelf Prospectus (if applicable)  Supplement - Sept 23  Pricing Supplement - Series E.I.		Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 2 17
Pricing Suppl Series E U		Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23
		Pricing Supplement (if applicable)	Pricing Suppl Series E U

	tures Of Regulatory Capital Instruments		
million	s except as noted)	Included in TLAC not included in regulatory	Included in TLAC not included in
		capital	regulatory capital
1	Issuer	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for		
2	private placement)	XS1896593776	06368BV62
		Drawings of Optonia and the laws of Consider	Drawings of Outside and the law
3	Coverning law(s) of the instrument	Province of Ontario and the laws of Canada	Province of Ontario and the law
3	Governing law(s) of the instrument	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		
Ju	instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual
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
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 30	1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Oct-2018	
12	Perpetual or dated	Dated	Dated
13	Original maturity date	29-Oct-2048	
14	Issuer call subject to prior supervisory approval	Yes	Yes
		The Issuer has the right to redeem	
		the Notes at Par in whole but not in part,	
	Optional call date, contingent call dates and redemption	commencing on 29 October 2019, and then	
	amount	annually thereafter and ending on 29 October	
4 =		2047, by giving not less than 5 Business Days	
15		to the Noteholder	At Par on 17-Dec-19
			At Par on June 17, 2020;
			December 17, 2020; June 17,
			2021; December 17, 2021; June
			17, 2022; December 17, 2022;
16	Subsequent call dates, if applicable	Every year	June 17, 2023; December 17,
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18 19	Coupon rate and any related index	Zero coupon, 5.11% accrual rate No	3.25%-5.00%
19	Existence of a dividend stopper	INO	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
20	Tany discretionary, partially discretionary of mandatory		Ivialidatory
21	Existence of a step up or other incentive to redeem	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	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
30	Write-down feature	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		
<b>6</b> -			
34a	Type of subordination	Exemption from subordination	Exemption from subordination
	Doctries in substitution by the state of the		
25	Position in subordination hierarchy in liquidation (specify	David manus to Described 1999	Davings to D
35	instrument type immediately senior to instrument)	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 https://www.bmo.com/ir/files/F18%20Files/B	N/A
	December / Boss Chalf December / Cl. 17		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	ase%20Prospectus%20September%2024%202	N/A
	Supplement to Dose Chalf Dress setup (if and its lite)	018.pdf	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A
	Driging Supplement (if applicable)	https://www.bmo.com/in/files/fi400/20Files/6	https://www.bmo.com/ir/files/
	Pricing Supplement (if applicable)	https://www.bmo.com/ir/files/F18%20Files/S	3/02UFIIES/BIVIU%2U3.25%2U1/
		eries%20185.pdf	C24.pdf

	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
1	Leaver	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BMO
2	private placement)	06368BV70	06368BW20
		Province of Ontario and the laws	Province of Ontario and the laws of
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein
	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
	Regulatory treatment	Contractual	Contractual
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
	Amount recognised in regulatory capital (Currency in	Other reachistrative in	Other reachistrativent
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	9	
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Dec-2018	·
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17-Dec-2024	24-Dec-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and redemption amount		
15		At Par on 17-Dec-19	At Par on 24-Dec-19
		At Par on June 17, 2020;	At Par on June 24, 2020; December
		December 17, 2020; June 17,	24, 2020; June 24, 2021; December
		2021; December 17, 2021; June	24, 2021;
		17, 2022; December 17, 2022;	June 24, 2022; December 24, 2022;
16	Subsequent call dates, if applicable	June 17, 2023; December 17,	June 24, 2023
	Coupons/dividends	tune 17, 1013, December 17,	June 2 1, 2020
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	3.10%-4.00%	3.15%-4.00%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
		1477	
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts		
29	into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)		
<b>∵</b> ±	If write-down, full or partial		
32			
32	, ,		
32 33	If write-down, permanent or temporary		
	, ,		
33 34	If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	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
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
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 No	Pari pasu to Deposit Liabilities No
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)  Non-compliant transitioned features  If yes, specify non-compliant features	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 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  N/A	Pari pasu to Deposit Liabilities  No  N/A  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	Pari pasu to Deposit Liabilities No N/A N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A 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  N/A	Pari pasu to Deposit Liabilities  No  N/A  N/A

	tures Of Regulatory Capital Instruments		
million	s except as noted)	la la la Tino	
		Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital
1	Issuer	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for		
2	private placement)	06368BW38	06368BX60
		Province of Ontario and the laws of	Drovings of Ontario and the laws
2	Coversing levels) of the instrument		
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein
	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
	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
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	30	USD 1.313
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Jan-2019	30-Jan-2
12	Perpetual or dated	Dated	Dated
13	Original maturity date	2-Jan-2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes
	issuer can subject to prior supervisory approvar	163	
15	Optional call date, contingent call dates and redemption amount	At Par on 02-Jan-20	At Par on 30-Jan-20
		At Par on June 17, 2020; December 17, 2020; June 17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December	At Par on July 20, 2020: January
16	Cubsequent call dates if applicable	17, 2023; June 17, 2024; July 02,	· · · · · · · · · · · · · · · · · · ·
16	Subsequent call dates, if applicable	17, 2023; June 17, 2024; July 02,	2021; July 30, 2021
47	Coupons/dividends	et al	Et au
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	3.00%-5.00%	3.25%-4.00%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts		
20	, · · · ·	N1/A	N1/A
29	into	N/A	N/A
30	Write-down feature	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-	Type of subordination	Evanuation from substanting the	Evamption from outpanding
34a	Type of subordination	Exemption from subordination	Exemption from subordination
a =	Position in subordination hierarchy in liquidation (specify		
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features  Prospectus / Prospectus / Short Form Prospectus	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A
	Supplement to Desc Chalf Description (if and its 1.1.)	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A https://www.bmo.com/ir/files/
	Pricing Supplement (if applicable)	https://www.bmo.com/ir/files/F19	%20Files/BMO%203.25%2030J/