	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 regulator capital and TLAC
		Common Shares	Preferred Shares Class B - Series 25	Preferred Shares Class B - Series 26	Preferred Shares Class B - Series 27
			Series 25	Series 20	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
За	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
4	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	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)	12,939	236	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.
16	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% No	4.00% No
20	Existence of someons stopper Fully discretionary, partially discretionary or mandatory	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Convertible
24	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	N/A	N/A	N/A	NVCC Triggers: (a) the Superintendent of Finance
					opinion that the Bank has cease is about to cease, to be viable at that, after the conversion of all contingent instruments and taki into account any other factors o circumstances that are consider 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 any provincial government or any provincial government or political subdivis or agent or agency thereof with which the Bank would have bee determined by the Superintends of Financial Institutions to be no viable.
25	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NV trigger event
26	If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of a NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number o common shares equal to quotient obtained by dividing (Multiplier x Shai Value) by Conversion Price Please refer to the Prospectus Supplement f further details.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A	Mandatory Common Shares
29	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No	Bank of Montreal No
31	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
33 34	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
	Type of subordination				
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	Yes Not NVCC compliant	Yes Not NVCC compliant	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)			Prospectus Suppl Class B Pref Shares - Series 25 & 26	

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

	llions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulator
		capital and TLAC Preferred Shares Class B - Series 29	capital and TLAC Preferred Shares Class B - Series 31	capital and TLAC Preferred Shares Class B - Series 33	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)	063679609	063679807	06367X200	06367X408
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
38	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 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
	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
	Original date of issuance	06-Jun-2014	30-Jul-2014	05-Jun-2015	29-Jul-2015
	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	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	25-Aug-2019 Redemable at Par. No contingent call dates.	25-Nov-2019 Redemable at Par. No contingent call dates.	25-Aug-2020 Redemable at Par. No contingent call dates.	Redemable at a premium from 25-Aug-2020 to 24- 2024. On or after 25-Aug
		uates.	uates.	uates.	2024 redemable at Par. N contingent call dates.
					contingent can dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
19	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	Fully discretionary No	No	No	Fully discretionary No
23	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Finance
		Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of	Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of	Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of	Institutions publicly announces the Bank has been advised, in writing, that the Superintendent
		Financial Institutions is of the opinion that the Bank has ceased, or	Financial Institutions is of the opinion that the Bank has ceased, or	Financial Institutions is of the opinion that the Bank has ceased, or	Financial Institutions is of the opinion that the Bank has cease
		is about to cease, to be viable and that, after the conversion of all contingent instruments and taking	is about to cease, to be viable and that, after the conversion of all contingent instruments and taking	is about to cease, to be viable and that, after the conversion of all contingent instruments and taking	is about to cease, to be viable a that, after the conversion of all
		into account any other factors or circumstances that are considered	into account any other factors or circumstances that are considered	into account any other factors or circumstances that are considered	into account any other factors of circumstances that are consider
		into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabili
		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	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	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	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabili the Bank will be restored or maintained; or (b) a federal or provincial
		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	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	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	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabili the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has
		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	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	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	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabili 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
		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	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	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	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe 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 appropriated support.
		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	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	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent	reasonably likely that the viabilithe 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 subdivisor agent or agency thereof with which the Bank would have bee determined by the Superintend.
		into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or apency thereof without which the Bank would have been	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or apency thereof without which the Bank would have been	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or apency thereof without which the Bank would have been	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof with which the Bank would have bee determined by the Superinted.
		into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	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 naintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or factor or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabili the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial for agent or agenty thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no
25	If convertible, fully or partially	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe 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 applicate subdivis or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into
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	If convertible, fully or partially If convertible, conversion rate	into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been or agent or agency thereof without which the Bank would have been of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivis or agent or agent or agent a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial soft and the support of the supp
		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 applical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event. Preferred Share would be	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe 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 applical subdivis or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV trigger event Upon the occurrence of in NVCC trigger event Upon the occurrence of share would be preferred Share would be
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Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Converted to a number of common shares erefer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Converted to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	into account any other factors corcumstances that are consider relevant or appropriate, it is reasonably likely that the viabilith Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivior agent or agency thereof with which the Bank would have be determined by the Superintend of Financial Institutions to be not agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be not agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be not agent or agency thereof with the Superintend of Financial Institutions to be not agent of the Superintend of Financial Institutions to be not agent of the Superintend of Financial Institutions to be not agent of the Superintend of Financial Institutions to be not agent to common shares upon NV trigger event. 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27 28 29 30 31 32 33 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, prite-down trigger(s) If write-down, full or partial If write-down, full or partial If 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	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14.	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A	into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or (t) a federal or provincial government in Canada publicly announces that the Bank has publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivisor agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be not apply that the Bank would have been determined by the Superintend of Financial Institutions to be not support, from the Bank would have been determined by the Superintend of Financial Institutions to be not support, from the Bank would have been determined by the Superintend of Financial Institutions to be not support to the superintend of Financial Institutions to be not support to the superintend of Financial Institutions to be not support to the superintend of Financial Institutions to be not support to the notion of the support to support to the support t

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

	llions 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 regulato capital and TLAC
		Preferred Shares Class B - Series 36	Preferred Shares Class B - Series 38	Preferred Shares Class B - Series 40	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 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
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	600	600	500	400
9	date) Par value of instrument	600	600	500	400
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	16-Oct-2015	21-Oct-2016	09-Mar-2017 Perpetual	29-Jun-2017 Perpetual
	Original maturity date	Perpetual No Maturity	Perpetual No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25-	Yes Redemable on or after 25-	Yes Redemable on or after 25-	Yes Redemable on or after 2
13	Optional can date, contingent can dates and redemption amount	Nov-2020 at Par. No contingent call dates.	Feb-2022 at Par. No contingent call dates.	May-2022 at Par. No contingent call dates.	August-2022 at Par. No contingent call 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%
	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	No	No	No	No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
		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	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	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	Financial Institutions is of the opinion that the Bank has ceas is about to cease, to be viable a that, after the conversion of all contingent instruments and take into account any other factors circumstances that are consider relevant or appropriate, it is reasonably likely that the viability of the continuation of the cont
		the Bank will be restored or maintained; or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable.	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.	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 subdiv or agent or agency thereof with which the Bank would have be determined by the Superintent
25	If convertible, fully or partially	the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	maintained; or (i) a federal or provincial government in Ganada 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 apolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable. Will fully convert into	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreet or accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or agency thereof with which the Bank would have be determined by the Superinten of Financial Institutions to be n viable. Will fully convert into
26	If convertible, conversion rate	the Bank will be restored or maintained; or (i) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of	maintained; or (iv) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable. Will fully convert into common shares upon NVCC trigger event 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.	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreet a cacept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivi- or agent or agency thereof with which the Bank would have be determined by the Superintend of Financial Institutions to be n viable. Will fully convert into common shares upon Nt trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details.
26	If convertible, conversion rate If convertible, mandatory or optional conversion	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 nijection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 36 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	maintained; or (b) a federal or provincial (b) a federal or provincial (c) a federal or provincial (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event 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.	maintained; or (b) a federal or provincial (b) a federal succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event 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.	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreet a cacept a capital injection, or equivalent support, from the federal government or political subdivi or agent or agency thereof with which the Bank would have be determined by the Superinten of Financial Institutions to be n viable. Will fully convert into common shares upon N' trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number of common shares equal tr quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory
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26 27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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 nijection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 36 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. Mandatory Common Shares Bank of Montreal	maintained; or (i) a federal or provincial government in Ganada 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 apolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 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. Mandatory Common Shares Bank of Montreal No	maintained; or (b) a federal or provincial (b) announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreet accept a capital injection, or equivalent support, from the federal government or political subdivi or agent or agency thereof with which the Bank would have be determined by the Superinten of Financial Institutions to be n viable. Will fully convert into common shares upon N trigger event, Upon the occurrence of NVCC trigger event, eacl outstanding Series 42 Preferred Share would b converted to a number on common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	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 nijection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event, each outstanding Series 36 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. Mandatory Common Shares Bank of Montreal No N/A	maintained; or (U) a federal or provincial (by a federal or provincial (by a federal or provincial (by announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A	maintained; or (b) a federal or provincial government in Canada publich, announces that the Bank has accepted or agreet to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdiv or agent or agency thereof wit which the Bank would have be determined by the Superinten of Financial Institutions to be r viable. Will fully convert into common shares upon N trigger event Upon the occurrence of NVCC trigger event, eac outstanding Series 42 Preferred Share would t converted to a number- common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion P Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal NO N/A N/A
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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 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-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 nijection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 36 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multipilier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A Subordinated Debt	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreet or accept a capital injection, or equivalent support, from the federal government or political subdiv or agent or agency thereof wit which the Bank would have be determined by the Superinten of Financial Institutions to be r viable. Will fully convert into common shares upon N trigger event Upon the occurrence of NVCC trigger event, eac outstanding Series 42 Preferred Share would t converted to a number common shares equal tr quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt
26 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 type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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	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 nijection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 36 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A	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 agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A N/A	maintained; or (b) a federal or provincial government in Canada publich announces that the Bank has accepted or agreet to accept a capital injection, or equivalent support, from the federal government or political subdivo or agent or agent y thereof with which the Bank would have be determined by the Superinten of Financial Institutions to be or viable. Will fully convert into common shares upon N trigger event Upon the occurrence of NVCC trigger event, eac outstanding Series 42 Preferred Share would I converted to a number common shares equal t quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A
27 28 29 30 31 32 33 34 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, partial If write-down, 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	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 nijection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event, each outstanding Series 36 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No	maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event acachoutstanding 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16	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 only provincial government or or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event 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. Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A Subordinated Debt	maintained; or (b) a federal or provincial government in Canada publich announces that the Bank has accepted or agreet to accept a capital injection, or equivalent support, from the federal government or political subdiv or agent or agency thereof wit which the Bank would have be determined by the Superinten of Financial Institutions to be or viable. Will fully convert into common shares upon N trigger event Upon the occurrence of NVCC trigger event, eac outstanding Series 42 Preferred Share would I converted to a number common shares equal t quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further details. Mandatory 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 Prospectus - Apr 13 16

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

	llions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulato
_		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		Preferred Shares Class B - Series 44	Preferred Shares Class B - Series 46	Subordinated Debentures - Series 20	Series H Medium-Term Notes - First Tranche
		Series 44	Series 46	Series 20	Notes - First Tranche
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	06368B207 Canadian Federal and	06368B108 Canadian Federal and	063671BD2 Canadian Federal and	06369ZBS2 Canadian Federal and
,	Soverning law(s) of the instrument	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
20	Manya hujuhish anfarasahilitu yang iramant of Castian 12 of the TLAC Town Chast is				
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	Tier 2 Ineligible	Tier 2 Tier 2
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Tier 2 Subordinated Debt	Tier 2 Subordinated Debi
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	400	350	144	1,002
_	date)	400	250	150	4.000
	Par value of instrument Accounting classification	Shareholders' Equity	350 Shareholders' Equity	Liability - amortized cost	1,000 Liability - amortized cost
	_		. ,		
	Original date of issuance Perpetual or dated	17-Sep-2018 Perpetual	17-Apr-2019 Perpetual	15-Dec-1995 Dated	19-Sep-2014 Dated
	Original maturity date	No Maturity	No Maturity	\$25MM of total par amount	
				matures on Dec 15th 2025,	
				2028, 2031, 2034, 2037 and 2040	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redemable on or after 25-	Redemable on or after 25-	Redemable on or after 15-	19-Sep-2019 Redemable
		November-2023 at Par. No contingent call dates.	May-2024 at Par. No contingent call dates.	Dec-2000 in the market, by tender or by private	Par. No contingent call dates.
		Jama aan dates.	January auton	contract at any price. No	
				contingent call dates.	
11	Subsequent call dates, if applicable	Eveny 5 years	Eveny 5 years	N/A	N/A
16	Coupons / dividends	Every 5 years	Every 5 years	N/A	N/A
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed until Sept 19, 2019
	Coupon rate and any related index Existence of a dividend stopper	4.85% No	5.10% No	8.25% N/A	3.12% N/A
	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Non-Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	N/A	NVCC Triggers: (a) the Superintendent of Finance
		Institutions publicly announces that	Institutions publicly announces that		Institutions publicly announces
		the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent of		the Bank has been advised, in writing, that the Superintendent
		Financial Institutions is of the	Financial Institutions is of the		Financial Institutions is of the
		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		opinion that the Bank has cease is about to cease, to be viable as
		that, after the conversion of all	that, after the conversion of all		that, after the conversion of all
		contingent instruments and taking into account any other factors or	contingent instruments and taking into account any other factors or		contingent instruments and taki into account any other factors o
		circumstances that are considered	circumstances that are considered		circumstances that are consider
		relevant or appropriate, it is reasonably likely that the viability of	relevant or appropriate, it is reasonably likely that the viability of		relevant or appropriate, it is reasonably likely that the viabili
		the Bank will be restored or maintained: or	the Bank will be restored or maintained: or		the Bank will be restored or maintained; or
		(b) a federal or provincial	(b) a federal or provincial		(b) a federal or provincial
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has		government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent		accepted or agreed to accept a capital injection, or equivalent
		support, from the federal	support, from the federal		support, from the federal
			government or any provincial		government or any provincial government or political subdivis
		government or any provincial government or political subdivision	government or political subdivision		
		government or political subdivision or agent or agency thereof without	or agent or agency thereof without		or agent or agency thereof with
		government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent	or agent or agency thereof without which the Bank would have been determined by the Superintendent		or agent or agency thereof with which the Bank would have been determined by the Superintende
		government or political subdivision or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been		or agent or agency thereof with which the Bank would have bee determined by the Superintendo
		government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-		or agent or agency thereof with which the Bank would have bee determined by the Superintendo of Financial Institutions to be no
		government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable.	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.		or agent or agency thereof with which the Bank would have bee determined by the Superintends of Financial Institutions to be no viable.
25	If convertible, fully or partially	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into	N/A	or agent or agency thereof with which the Bank would have be determined by the Superintend of Financial Institutions to be no viable. Will fully convert into
25	If convertible, fully or partially	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable.	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	N/A	or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into
		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. Will fully convert into common shares upon NVCC trigger event	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event		or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV trigger event
	If convertible, fully or partially If convertible, conversion rate	government or political subdivision or agent or agent phereof without which the Bank would have been determined by the Superintendent of financial institutions to be non- viable. Will fully convert into common shares upon NVCC	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC	N/A	or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV
		government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46		or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV trigger event Upon the occurrence of a NVCC trigger event, each outstanding note would
		government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be		or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. 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
		government or political subdivision or agent or agent or agent persed without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46		or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. 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
		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. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by		or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be ne viable. 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 viding (Multiplier x Not viding (Multiplier x Not video of Financial Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not video of Financial Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not video of Financial Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not video of Financial Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not video of Financial Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not video of Financial Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not video of Financial Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not video of Financial Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Not video of Financial Converted to a number of Converted to a n
		government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share		or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. 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 ocommon shares equal to quotient obtained by dividing (Multiplier x NOT Value) by Conversion Private of Private Pr
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26 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 issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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	government or political subdivision or agent or agent or agenty thered without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory 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 Prospectus - May 23, 18	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for 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	or agent or agency thereof with which the Bank would have be determined by the Superintend of Financial Institutions to be niviable. Will fully convert into common shares upon NV trigger event. Upon the occurrence of 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 Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A

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

\$ mi	lions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC Series H Medium-Term	capital and TLAC	capital and TLAC Series I Medium-Term Notes	capital and TLAC 3.803% Subordinated Note
		Notes - Second Tranche	- First Tranche	- Second Tranche	due 2032
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)	06369ZBT0	06369ZCC64	06369ZCD4	US06368BGS16
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and th
2.	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is				laws of Canada
34	Regulatory treatment Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	977	1,227	818	1,617
	Par value of instrument Accounting classification	1,000 Liability - amortized cost	1,250 Liability - amortized cost	850 Liability - amortized cost	USD 1,250 Liability - amortized cost
11	Original date of issuance	08-Dec-2015	31-May-2016	31-May-2017	12-Dec-2017
12	Perpetual or dated Original maturity date	Dated 08-Dec-2025	Dated 01-Jun-2026	Dated 01-Jun-2027	Dated 15-Dec-2032
		00 200 2023	0134112020	0134112027	13 500 2032
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 08-Dec-2020 Redeemable at	Yes 01-Jun-2021 Redeemable at	Yes 01-Jun-2022 Redeemable at	Yes 15-Dec-2027 Redeemable
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
10	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends				
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed until Dec 8, 2020 3.34%	Fixed until Jun 1, 2021 3.32%	Fixed until Jun 1, 2022 2.57%	Fixed 3.803%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A 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⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
	an contention of the sound angles (c)	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has bee
		advised, in writing, that the Superintendent is of the opinion	advised, in writing, that the Superintendent is of the opinion	advised, in writing, that the Superintendent is of the opinion	advised, in writing, that the Superintendent is of the opinion
		to cease, to be viable and that, after		to cease, to be viable and that, after	to cease, to be viable and that, af
		the conversion of the Notes and all other contingent instruments issued		the conversion of the Notes and all other contingent instruments issued	
		by the Bank and taking into account any other factors or circumstances	by the Bank and taking into account any other factors or circumstances	by the Bank and taking into account any other factors or circumstances	by the Bank and taking into accor any other factors or circumstance
		that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	that are considered relevant or appropriate, it is reasonably likely 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	restored or maintained; or (b) a federal or provincial
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent support, from the federal
		support, from the federal government or any provincial government or political subdivision	support, from the federal government or any provincial government or political subdivision	support, from the federal government or any provincial government or political subdivision	government or any provincial government or political subdivisi
		or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been	or agent or agency thereof withou which the Bank would have been
		determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	determined by the Superintender to be non-viable.
25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into	Will fully convert into
		common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVC trigger event
26	If convertible, conversion rate	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of a
		NVCC trigger event, each outstanding note would be	NVCC trigger event, each outstanding note would be	NVCC trigger event, each outstanding note would be	NVCC trigger event, each outstanding note would b
		converted to a number of	converted to a number of common shares equal to the	converted to a number of common shares equal to the	converted to a number of common shares equal to t
		quotient obtained by	quotient obtained by	quotient obtained by	quotient obtained by
		dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Price
		Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for
		further details.	further details.	further details.	further details.
	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	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal	Bank of Montreal No	Bank of Montreal No	Bank of Montreal
31	Write-down reature If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately	Senior Debt	Senior Debt	Senior Debt	Senior Debt
	senior to instrument) Non-compliant transitioned features	No	No	No	No
36	If yes, specify non-compliant features	N/A	N/A Short Form Base Shelf	N/A Short Form Base Shelf	N/A
36		Chart Form Back Chalf		SHOLL FORM Base Shelf	Luco parameters April 27 47
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar 13 14	Prospectus - Apr 13 16	Prospectus - Apr 13 16	USD Prospectus - Apr 27 17
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Prospectus - Mar 13 14 Prospectus Suppl MTN - Dec	Prospectus - Apr 13 16 Prospectus Suppl MTN - May	Prospectus Suppl MTN - May	USD Prospectus Supplemen
36		Prospectus - Mar 13 14	Prospectus - Apr 13 16		

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

	Features Of Regulatory Capital Instruments	
	ons except as noted)	Included in both regulato capital and TLAC 4.338% Subordinated Not due 2028
1 1	ssuer	Bank of Montreal
		Salk of Monteal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368BQ686
	Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada
ā	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is schieved (for other TLAC-eligible instruments governed by foreign law)	N/A
4 1	Regulatory treatment Fransitional Basel III rules	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo
7 I	nstrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt
c	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument	1,168 USD 850
10	Accounting classification	Liability - amortized cost
	Original date of issuance Perpetual or dated	05-Oct-2018 Dated
	Priginal maturity date	05-Oct-2028
	ssuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 05-Oct-2023 Redeemabl Par. No contingent call dates.
16 9	subsequent call dates, if applicable	N/A
(Coupons / dividends ixed or floating dividend/coupon	Fixed
18 (Existence of a dividend stopper	4.338% N/A
20 F	fully discretionary, partially discretionary or mandatory	Mandatory
	xistence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative
		announces that the Bank has be advised, in writing, that the Superintendent is of the opinio that the Bank has ceased, or is to cease, to be viable and that, the conversion of the Notes an other contingent instruments is by the Bank and taking into acc any other factors or circumstan that are considered relevant or appropriate, it is reasonably like that the viability of the Bank wirestored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvincial government or political subdivity or agent or agency thereof with which the Bank would have bee determined by the Superintend to be non-viable.
25 I	f convertible, fully or partially	Will fully convert into common shares upon N' trigger event
26	f convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number occummon shares equal to dividing (Multiplier x Not Value) by Conversion Pri Please refer to the Prospectus Supplement further details.
	f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into	Mandatory Common Shares
	f convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No
31 I	f write-down, write-down trigger(s) f write-down, full or partial	N/A N/A
	f temporary write-down, description of write-up mechanism	N/A N/A
	r temporary write-down, description of write-up mechanism Type of subordination	IV/A
34 I		
34 I 34a 1	Position in subordination hierarchy in liquidation (specify instrument type immediately	Senior Debt
34 I 4a T 35 F	Position in subordination hierarchy in liquidation (specify instrument type immediately enior to instrument) Non-compliant transitioned features	Senior Debt
34 I 34a T 35 F 36 M 37 I	enior to instrument)	No N/A
34 134a 135	renior to instrument) Non-compliant transitioned features f yes, specify non-compliant features	No

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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)		Included in TLAC not	Included in TLAC not
		Included in TLAC not	Included in TLAC not included in regulatory	Included in TLAC not included in regulatory
		included in regulatory capital		capital
		included in regulatory capital	Capital	Capitai
		Bank of Montreal (Toronto		
1	Issuer Unique identifier (og CUSID ISIN og Pleamberg identifier for	Branch)	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	192371856	06367WHA4	06367WHA4
	private placement)	192371830	00307 WIIA4	00307 WTIA4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	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 Perpetual or dated	19-Dec-2018 Dated	29-Jan-2019 Dated	5-Feb-2019 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	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 19	Coupon rate and any related index Existence of a dividend stopper	3.8485% No	3m\$L + 40bps	3m\$L + 40bps
19	Existence of a dividend stopper	INO	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion			
27	in convertible, manuacory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
2-	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Liabilities No	Liabilities No	Liabilities
36	If yes, specify non-compliant features	N/A	N/A	No N/A
3,	700, specify from compliant features		,	
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24,	USD Prospectus - Apr 27	USD Prospectus - Apr 27 17
		<u>2018</u>	<u>17</u>	
	Complements Base Ch. If D	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
			<u>USD MTN Jan 25 19</u>	<u>19</u>
-				

11 Original date of issuance		tures Of Regulatory Capital Instruments			
Included in regulatory capital included in TACA not included in regulatory capital application (included in TACA not included in regulatory capital application (included in regulatory capital application) (included in regulatory capital (included in regulatory capital application) (included in regulatory capital (included in regulatory capital (included in regulatory capital (included included in	(\$ millions	s except as noted)	Included in TLAC not		Included in TLAC not
Lister Sank of Montreal Sank of Montreal Sank of Montreal Sank of Montreal Linguist Identifier (pg CUSP), ISM, or Bloomberg Identifier (pg private placement) Coupsign Identifier (pg priva				Included in TLAC net	
1 Unique identifier (og CUSP, ISIN, or Bloomberg identifier for private placement) 2 Unique identifier (og CUSP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 4 Tearn Sheel is achieved for other TLAC-eligible instruments governed by foreign law) 4 Transitional Basel III rules 5 Post transitional Basel III rules 6 Progestory treatment 7 Transitional Basel III rules 7 Post transitional Basel III rules 8 Progestory treatment 8 Progestory treatment 9 Par rules of instrument (Contractual Contractual C			,		,
Unique identifier (eg CUSI), ISIN, or Bloomberg identifier for private placement) Divisite placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TAC Term Steet is achieved (for other TAC eligible instruments governed by foreign law) Requisitors from the property of the instrument Requisitors from the property of the property of the theory of the transcription of			сарітаі	included in regulatory capital	capitai
Unique identifier (gc LUSIP, ISIN, or Bloomberg identifier for private placement) Soverning law(s) of the instrument (analyse) Means by which enforceability requirement of Section 13 of the TAC Term Steet is achieved (for other TAC eligible instruments governed by freigh and (anada) The TAC Term Steet is achieved (for other TAC eligible instruments governed by freigh and (anada) Regulatory treatment Regulatory capital (Currency in millions, N/A					
2 private placement)	1		Bank of Montreal	Bank of Montreal	Bank of Montreal
Amount A	2		06367WHH9	CA06368B2H05	XS1965537035
Amount A			New York, Ontario and		
the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreing law) Regulatory recurrent A Transitional Basel III rules N/A N/A N/A N/A N/A Signature of the standard of the standar	3	Governing law(s) of the instrument	1	Ontario and Canada	Ontario and Canada
Instruments governed by foreign law) Regulatory freatment 4 Transitional Basel III rules 5 Post transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/					
Regulatory treatment	3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
4 Transitional Basel III rules N/A		instruments governed by foreign law)	Contractual	Contractual	Contractual
5 Post-transitional Basel III rules N/A		Regulatory treatment			
6 Eligible at solo/group/group/scroup	4	Transitional Basel III rules	N/A	N/A	N/A
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) N/A	5	Post-transitional Basel III rules		N/A	N/A
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) N/A	6	Eligible at solo/group/group&solo	N/A	N/A	N/A
8 s of most recent reporting date) N/A	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 s of most recent reporting date) N/A					
9 Par value of instrument 10 Accounting classification 11 Accounting classification 12 Original date of issuance 13 Original date of issuance 14 Perpetual or dated 15 Perpetual or dated 16 Dated 17 Original date of issuance 18 S-Feb-2019 19 Camar 2019 29 Amar 2019 20 Amar 2019 20 Amar 2019 21 Amar 2021 21 Issuer call subject to prior supervisory approval 21 Issuer call subject to prior supervisory approval 22 Original date of issuance 23 Original date of issuance 24 S-Feb-2024 21 Mar 2019 22 Amar 2019 23 Amar 2024 24 Issuer call subject to prior supervisory approval 25 Original date of contingent call dates and redemption 26 Subsequent call dates, if applicable 27 N/A 28 N/A 29 N/A 20 Supervisory approval 20 Fixed Fixed Fixed Floating 21 Existence of a dividend/coupon 21 Existence of a dividend stopper 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible or non-convertible 25 Noncumulative or cumulative 26 If convertible conversion rate 27 If convertible conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument transitioned features 30 Write-down, write-down, description of write-down mechanism 30 Write-down, write-down, description of write-down mechanism 30 No No 30	8		N/A	N/A	N/A
Accounting classification		, ,	· ·		•
11 Original date of issuance					Liability - amortised cost
Perpetual or dated			·	•	•
13 Original maturity date S-Feb-2024 S-Mar-2024 21-Mar-2021 14 Issuer call subject to prior supervisory approval N/A N/A N/A 15 Optional call date, contingent call dates and redemption 16 Subsequent call dates, if applicable N/A N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Fixed Floating 18 Coupons/dividends Fixed Fixed Floating 18 Coupon rate and any related index 3,300% 2,850% 3mEuribor + 55bps 19 Existence of a dividend stopper No No No No No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Non-convertible Non-convertib					
14 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount N/A	13		5-Feb-2024	6-Mar-2024	
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	14	ů ,			
15 amount N/A			,	,	•
16 Subsequent call dates, if applicable N/A N/A N/A N/A N/A Coupons/dividends 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Floating Dividends 18 Coupon rate and any related index 3,300% 2,2850% 3mEurifor + S5bps 19 Existence of a dividend stopper No	15		N/A	N/A	N/A
Coupons/dividends				·	· •
17 Fixed or floating dividend/coupon					.,,,,
18	17		Fixed	Fixed	Floating
Existence of a dividend stopper					
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No					•
Existence of a step up or other incentive to redeem	13	Existence of a dividend stopper			110
Existence of a step up or other incentive to redeem	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 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, full or partial 34 If write-down, full or partial 35 If write-down, full or partial 36 Non-compliant transitioned features 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 If write-down feature 39 Forspectus / Base Shelf Prospectus / Short Form Prospectus 30 Vifyes, specify non-compliant features 31 Vifyes supplement to Base Shelf Prospectus (if applicable) 32 Vision in subordination 33 Vifyes supplement full applicable) 34 Vision in subordination full applicable) 35 Vision in subordination full applicable) 36 Vision in subordination full applicable) 37 Vision in subordination full applicable) 38 Vision in subordination full applicable) 39 Vision in subordination full applicable) 40 Vision full transitioned features 40 Vision full transitioned features 50 Vision full transitioned features			·	·	
23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 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, full or partial 34 If write-down, description of write-down 35 mechanism 36 Exemption from subordination 37 Exemption from subordination 38 Exemption from subordination 40 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 40 No 41 No 42 No 43 No 44 No 45 No 46 No 46 No 47 No 47 No 48 No 48 No 48 No 49 No 49 No 49 No 40 No		' '			
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 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, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 35 If write-down, description of write-down 36 No 37 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Instrument type immediately senior to instrument) 39 If yes, specify non-compliant features 30 No 31 If yes, specify non-compliant features 31 No 32 No 33 If yes specify non-compliant features 34 No 35 No 36 Non-compliant transitioned features 36 No 37 If yes, specify non-compliant features 38 No 39 No 30 No 30 No 30 No 31 If yes, specify non-compliant features 39 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 NiP Prospectus – Sept 2 2018 35 NiP Prospectus Supplement 35 Feb 28, 2019 36 No Supplement Supplement - Sept 2 3 18 36 No 37 NiP Prospectus Supplement 38 Supplement - Sept 2 3 18 39 NiP Prospectus Supplement 39 Supplement - Sept 2 3 18 30 NiP Prospectus Supplement 30 Supplement - Sept 2 3 18 30 NiP Prospectus Supplement 30 Supplement - Sept 2 3 18 30 NiP Prospectus Supplement 30 Supplement - Sept 2 3 18 30 NiP Prospectus Supplement 30 Supplement - Sept 2 3 18 30 Supplement - Sept 2 3 18 30 Supplement - Sept 2 3 18 30 NiP Prospectus Supplement 30 Supplement - Sept 2 3 18 30					
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 feature 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, permanent or temporary 35 If temporary write-down, description of write-down 36 mechanism 37 If ype of subordination hierarchy in liquidation (specify instrument) ypoint in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari passu to Deposit Pari passu to Deposit Liabilities Liabilities 36 Non-compliant transitioned features No No No No No No No N			TVOIT COTTVET LIBIC	TVOIT CONVENTIBLE	TVOIT CONVENTIONS
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, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 36 More of subordination 27 Exemption from Exemption from subordination subordination 28 Exemption from Exemption from subordination 29 Exemption from Exemption from subordination 20 Exemption from Exemption from subordination 20 Exemption from Exemption from subordination 21 Exemption from Subordination 22 Exemption from Exemption from Subordination 23 Exemption from Subordination 24 Exemption from Subordination 25 Exemption from Subordination 26 Exemption from Subordination 27 Exemption from Subordination 28 Exemption from Subordination 29 Exemption from Exemption from Subordination 20 Exemption from Subordination 20 Exemption from Subordination 21 Exemption from Subordination 22 Exemption from Subordination 23 Exemption from Subordination 24 Exemption from Subordination 25 Exemption from Subordination 26 Exemption from Subordination 27 Exemption from Subordination 28 Exemption from Subordination 29 Exemption from Subordination 20 Exemption from Subordination 21 Exemption from Subordination 22 Exemption from Subordination 23 Exemption from Subordination 24 Exemption from Subordination 25 Exemption from Subordination 26 Exemption from Subordination 27 Exemption from Subordination 28 Exemption from Subordination 29 Exemption from Subordination 20 Exemption from Subordination 20 Exemption from Subordination 20					
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 No No No No No If write-down feature If write-down, feature If write-down, full or partial If write-down, premanent or temporary If temporary write-down, description of write-down mechanism Exemption from subordination Exempt		, , ,			
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, furite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Exemption from subordination Exemption from subordina					
If convertible, specify issuer of instrument it converts into 30 Write-down feature No No No No No No No N					
30 Write-down feature No	28	If convertible, specify instrument type convertible into			
30 Write-down feature No	29	If convertible, specify issuer of instrument it converts into			
31		, , , ,	No	No	No
Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) Exemption from subordination Pari passu to Deposit Liabilities Lia					
33 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 No No No If yes, specify non-compliant features No N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) Exemption from subordination subordination Exemption from subordination Pari passu to Deposit Liabilities Liabilities Liabilities Liabilities No No No No No No N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement - Sept 23 18 Pricing Supplement - Sept 23 18 Pricing Supplement Supplement Series E USD CAD Senior Term Sheet - Mar Final Tomas - Series 180A					
Supplement to Base Shelf Prospectus (if applicable) Supplement (if applicable) Pricing Supplement (if applicable) Exemption from subordination Subordination Subordination Pari passu to Deposit Liabilities Pari passu to Deposit Liabilities Liabilities Pari passu to Deposit Liabilities Pari passu to Deposit Pari passu to Deposit Liabilities Pari passu to Deposit Pari passu to Deposi					
Exemption from subordination Exemption Exemption from subordination Exemption Exemption Exemption Exemption Exemption from subordination Exemption from subordination Exemption	34				
Type of subordination subordin	<u> </u>		Exemption from	Exemption from	Exemption from
35 instrument type immediately senior to instrument) Liabilities Liabilities Liabilities 36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus N/A N/A Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement - Sept 23 18 N/A Pricing Supplement / if applicable) Pricing Supplement Sup	34a	Type of subordination	1	·	·
35 instrument type immediately senior to instrument) Liabilities Liabilities Liabilities 36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 27 17 N/A NIP Prospectus - Sept 2 2018 2018 Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement - Sept 23 18 Pricing Supplement / If applicable Pricing Supplement Supplement - Sept 23 18 Pricing Supplement Supplement - Sept 23 18 Supplement - Sept 23 18 Pricing Supplement - Sept 23 18 Supplement - Sept 23 18 Supplement - Sept 23 18 Pricing Supplement - Sept 23 18 Supplement - Sept 24 Sept 25 Sept 25 Sept 25 Sept 26 Sept 26 Sept 26 Sept 26 Sept 27					
36 Non-compliant transitioned features No No No No 37 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 27 17 N/A NIP Prospectus - Sept 2 2018 Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement - Sept 23 18 N/A NIP Prospectus Supplement Supplement - Sept 23 18 Supplement - Sept 23 18 Pricing Supplement - Sept 23 18 CAD Senior Term Sheet - Mar Supplement - Sept 23 18 Supplement - Sept		Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
36 Non-compliant transitioned features No No No No 37 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 27 17 N/A NIP Prospectus - Sept 2 2018 Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement - Sept 23 18 N/A NIP Prospectus Supplement Supplement - Sept 23 18 Supplement - Sept 23 18 Pricing Supplement - Sept 23 18 CAD Senior Term Sheet - Mar Supplement - Sept 23 18 Supplement - Sept	35		Liabilities	Liabilities	Liabilities
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Display Supplement / If applicable) Pricing Supplement / If applicable) N/A	36		No	No	No
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement / if applicable) Description of the prospectus of the prosp	37		N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable) Supplement - Sept 23 18 Supplement - Sept 23 18 Pricing Supplement / if applicable) Pricing Supplement / if applicable) Pricing Supplement - Sept 23 18 CAD Senior Term Sheet - Mar Final Terms - Series 189 N		Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>N/A</u>	NIP Prospectus – Sept 24, 2018
		Supplement to Base Shelf Prospectus (if applicable)		<u>N/A</u>	NIP Prospectus Supplement – Feb 28, 2019
		Pricing Supplement (if applicable)			Final Terms – Series 189 NIP

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TIAC net	Included in TLAC net	Included in TLAC net
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory capital	included in regulatory capital	included in regulatory capital
		сарісаі	Сарітаі	Сарісаі
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1966819812	06367WJM6	06367WJN4
	private placement)	X31900819812	00307 W31V10	00307 W3N4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Canada	Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,		N1 / A	N1/A
9	as of most recent reporting date) Par value of instrument	N/A USD200	N/A USD1.750	N/A USD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	22-Mar-2019	26-Mar-2019	26-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Mar-2024	26-Mar-2022	26-Mar-2022
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.238%	2.900%	3m\$L + 57bps
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 Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible checify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24, 2018	USD Prospectus - Apr 27 17	USD Prospectus - Apr 27 17
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Feb 28, 2019	USD Prospectus Supplement - Sept 23 18	USD Prospectus Supplement - Sept 23 18
	Pricing Supplement (if applicable)	Pricing Supplement – Series 190 NIP	Pricing Suppl Series E USD MTN Mar 21 19	Pricing Suppl Series E USD MTN Mar 21 19

nillions	s except as noted)		
		Included in TLAC not included in regulatory	Included in TLAC not included
		capital	regulatory capital
1	Issuer	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for		
2	private placement)	XS1896593776	06368BV62
	private placement,	76263633776	003003402
		Province of Ontario and the laws of Canada	Province of Ontario and the I
3	Governing law(s) of the instrument	applicable therein	of Canada applicable therein
		applicable therein	or cariada applicable tricrem
	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
		Other TEAC Instrument	Other TEAC 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	CAD 1.573
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
15	Optional call date, contingent call dates and redemption amount	29-Oct-15	At Par on 17-Dec-19
16	Subsequent call dates, if applicable Coupons/dividends	October 29 in each year, commencing on October 29, 2019 up to and excluding the maturity date	At Par on June 17, 2020; December 17, 2020; June 1 2021; December 17, 2021; J 17, 2022; December 17, 202 June 17, 2023; December 1 2023; June 17, 2024
47		Eliza d	Electrical Control of the Control of
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.11% accrual rate	3.25%-5.00%
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	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		1
	If convertible, specify issuer of instrument it converts		
29	into	N/A	N/A
30	Write-down feature	No	No
		110	110
31	If write-down, write-down trigger (s)	 	
32	If write-down, full or partial		1
33	If write-down, permanent or temporary		
-	If temporary write-down, description of write-down		
55			
	mechanism		
34		Exemption from subordination	Exemption from subordination
34	mechanism Type of subordination	Exemption from subordination	Exemption from subordinatio
34	Type of subordination	Exemption from subordination	Exemption from subordinatio
34 34a	Type of subordination Position in subordination hierarchy in liquidation (specify		
34 34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilitie
34 34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify		
34 34a 35 36	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 Liabilitio
34 34a 35 36 37	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 Liabilitie No N/A
34 34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilitie

	tures Of Regulatory Capital Instruments s except as noted)		
1111111011	s except as noted)	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)	06368BV70	06368BW20
		laws of Canada applicable	Province of Ontario and the laws
3	Governing law(s) of the instrument	therein	Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	CAD 9	CAD 0.5
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Dec-2018	24-Dec-20
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17-Dec-2024	24-Dec-20
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At Par on 17-Dec-19	At Par on 24-Dec-19
16	Subsequent call dates, if applicable	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 17, 2023; June 17, 2024	At Par on June 24, 2020; December 24, 2020; June 24, 2021; December 24, 2021; June 24, 2022; December 24, 2022; June 24, 2023
	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed
		3.10%-4.00%	3.15%-4.00%
17 18			
17 18 19	Coupon rate and any related index	No	No
18			
18	Coupon rate and any related index		No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory Yes	No Mandatory Yes
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory Yes Cumulative	No Mandatory Yes Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory Yes Cumulative Non-convertible	No Mandatory Yes Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory Yes Cumulative Non-convertible N/A	No Mandatory Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory Yes Cumulative Non-convertible N/A	No Mandatory Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, sundatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments		
million	s except as noted)		
		Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BINIO	BINO
2	private placement)	06368BW38	06368BX60
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of	оспаса аррисаріо пістопі	Canada applicable uterent
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment	21/2	1 1/4
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	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	Out of the modernment	Outer 12 to modernone
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	CAD 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-201
12	Perpetual or dated	Dated	Dated
13 14	Original maturity date Issuer call subject to prior supervisory approval	Yes 2-Jan-2026	30-Jan-202 Yes
14	issuer can subject to prior supervisory approval		100
45	Optional call date, contingent call dates and redemption amount	A4 Page 20 Jan 20	At Paragraph for 20
15		At Par on 02-Jan-20	At Par on 30-Jan-20
16	Subsequent call dates, if applicable	2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023; June 17, 2024; July 02, 2024; January 02, 2025; July 02, 2025	At Par on July 30, 2020; January 30, 2021; July 30, 2021
	Coupons/dividends		
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into 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)		<u> </u>
32	If write-down, full or partial		
33	If write-down, permanent or temporary If temporary write-down, description of write-down		
34	mechanism	<u> </u>	_ , , ,
34a	Type of subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify		
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A
	Supplement to Rase Shelf Proceeding (if applicable)	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A
	Pricing Supplement (if applicable)	1	

Main Foot	turos Of Pogulatory Capital Instruments				
	tures Of Regulatory Capital Instruments s except as noted)				
االاااااا ج)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BINO	BINO	BINIO	BIVIO
2	private placement)	06368B2C1	06368B2E7	06368B2F4	06368B2G2
		00306B2C1	00306BZL7	00306BZF4	00308B2G2
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein
		canada applicable tricien	banda applicable alorent	Canada approable areren.	Canada approable treren:
3a	Means by which enforceability requirement of Section 13 of				
Sd	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				1
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2.00	USD 1.757	USD 0.55	CAD 0.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Mar-2019	8-Mar-2019	15-Mar-2019	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	11-Mar-2022	8-Mar-2022	15-Mar-2023	14-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption				
	amount				
15		At Par on 11-Mar-2020	At Par on 08-Mar-2020	At Par on 15-Mar-2020	At Par on 14-Mar-2020
					At Par on September 14, 2020;
					March 14, 2021; September 14,
				At Par on September 15, 2020;	2021; March 14, 2022; September
		At Par on September 11, 2020;	At Par on September 08, 2020;	March 15, 2021; September 15,	14, 2022; March 14, 2023;
		March 11, 2021; September 11,	March 08, 2021; September 08,	2021; March 15, 2022; September	September 14, 2023; March 14,
10	Subsequent call dates, if applicable	2021	2021	15, 2022	2024; September 14, 2024
16					
	Coupons/dividends				
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.00%-4.00%	Fixed 3.00%-3.75%	Fixed 3.00%-4.00%	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed			Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.00%-4.00%	3.00%-3.75%	3.00%-4.00%	Fixed 2.65%-3.30%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.00%-4.00%	3.00%-3.75%	3.00%-4.00%	Fixed 2.65%-3.30%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 3.00%-4.00% No	3.00%-3.75% No	3.00%-4.00% No	Fixed 2.65%-3.30% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 3.00%-4.00% No Mandatory	3.00%-3.75% No Mandatory	3.00%-4.00% No Mandatory	Fixed 2.65%-3.30% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 3.00%-4.00% No Mandatory Yes	3.00%-3.75% No Mandatory Yes	3.00%-4.00% No Mandatory Yes	Fixed 2.65%-3.30% No Mandatory Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 3.00%-4.00% No Mandatory Yes Cumulative	3.00%-3.75% No Mandatory Yes Cumulative	3.00%-4.00% No Mandatory Yes Cumulative	Fixed 2.65%-3.30% No Mandatory Yes Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down description of write-down mechanism	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 3.00%-4.00% No Mandatory Yes Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Populative Non-tonvertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion of the subordination Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 3.00%-4.00% No Mandatory Yes Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 3.00%-4.00% No Mandatory Yes Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Populative Non-tonvertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.0%-4.00% No Mandatory Yes Cunulative Non-convertible NI/A NI/A NI/A NI/A NI/A No Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.0%-4.00% No Mandatory Yes Cunulative Non-convertible NI/A NI/A NI/A NI/A NI/A No Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.0%-4.00% No Mandatory Yes Cunulative Non-convertible NI/A NI/A NI/A NI/A NI/A No Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed 3.0%-4.00% No Mandatory Yes Cunulative Non-convertible NI/A NI/A NI/A NI/A NI/A No Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A	3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Fixed 2.65%-3.30% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A

Main Feat	ures Of Regulatory Capital Instruments				
	except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1		ВМО	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	00000000		0.50.500.01.0	
2	private placement)	06368B2J6	06368B2K3	06368B2W7	06368B2Y3
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	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				
		Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 4.0	CAD 10	USD 0.567	USD 1.361
10 11	Accounting classification Original date of issuance	Liability - fair value option 11-Mar-2019	Liability - fair value option 21-Mar-2019	Liability - fair value option 29-Apr-2019	Liability - fair value option 29-Apr-2019
12	Perpetual or dated	Dated	Dated 21-Mai-2019	Dated	Dated 29-Apr-2019
13	Original maturity date	11-Mar-2022	21-Mar-2030	29-Apr-2022	29-Apr-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption				
	amount				
15		At Par on 11-Mar-2020	At Par on 21-Mar-2020	At Par on 29-Apr-2020	At Par on 29-Apr-2020
13		At 1 at 011 11-10lat-2020	At 1 at 011 21-ivial-2020	At 1 at 011 23-Apr-2020	At 1 at 011 23-Apr-2020
			At Par on September 21, 2020;		
			March 21, 2021; September 21,		
			2021; March 21, 2022; September		
			21, 2022; March 21, 2023; September 21, 2023; March 21,		
			2024; September 21, 2024; March		
			21, 2025; September 21, 2025;		
			March 21, 2026; September 21,		
		At Bor on Contember 11, 2020:	2026; March 21, 2027; September 21, 2027; March 21, 2028;		
		At Par on September 11, 2020; March 11, 2021; September 11,	September 21, 2028; March 21,	At Par on October 29, 2020; April	At Par on October 29, 2020; April
16	Subsequent call dates, if applicable	2021	2029; September 21, 2029	29, 2021; October 29, 2021	29, 2021; October 29, 2021
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.90%-3.40%	3.00%-5.00%	2.65%-3.25%	2.85%-3.11%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify instrument type convertible into				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	77.				
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
		N/A	N/A	N/A	N/A
		•	· ·		· ·
<u></u>	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368B2J6	Final Terms - CUSIP: 06368B2K3	Final Terms - CUSIP: 06368B2W7	Final Terms - CUSIP: 06368B2Y3

Main Feat	cures Of Regulatory Capital Instruments				
	sexcept as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1		вмо	BMO	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for				
2	private placement)	06368B2Z0	198432458	194019769	06367WJC8
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	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	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5		N/A N/A	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	CAD 2.05	EUR10.0	USD 110.00	USD 5.139
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Apr-2019	25-Apr-2019	15-Feb-2019	28-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24-Apr-2025	25-Apr-2039	15-Feb-2049	28-Sep-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption				
	amount				
15		At Par on 24-Apr-2020	At Par on 25-Apr-2029	15-Feb-24	At par on 28-Sep-2019
		A. B. O. J. O. COO. A. II			
		At Par on October 24, 2020; April 24, 2021; October 24, 2021; April			At Par on March 28, 2020;
		24, 2022; October 24, 2022; April		February 15 in each year	September 28, 2020; March 28,
		24, 2023; October 24, 2023; April		commencing February 15 2024 up	2021; September 28, 2021; March
16	Subsequent call dates, if applicable	24, 2024; October 24, 2024	N/A	to but excluding the maturity date	28 2022
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.80% No		Zero coupon, 5.05% accrual rate	3.00%-3.40% No
19	Existence of a dividend stopper	INO .	No	No	INO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A		N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
20	If any antible smarlf instance of the second state of the second s				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No No	No	No No
31	If write-down, write-down trigger (s)	· · · ·	· · -	-	1.1.7
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-down				
34	mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Decition in subardination bismoobs in Pro-Market Co. 15				
25	Position in subordination hierarchy in liquidation (specify	Pari populto Donosia Lishiikina	Pori populto Donosia Lishilikias	Pori populto Donosia Liebiliaios	Pori popu to Donesia Liebilitais
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37		N/A	N/A	N/A	N/A
31	ii yes, specify non-compliant leatures				1.47.
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
<u></u>		N/A	NIP Prospectus - Sep 24, 2018	N/A	
	Supplement to Base Shelf Prospectus (if applicable)		NIP Prospectus Supplement - Feb 28,		USD Prospectus Supplement - Sep 23
<u> </u>	Supplement to base shell riospectus (ii applicable)	N/A	<u>2019</u>	N/A	<u>18</u>
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368B2Z0	<u>Final Terms - Series 191 NIP</u>	<u>Final Terms - Series 188 NIP</u>	Final Terms - CUSIP: 06367WJC8

	tures Of Regulatory Capital Instruments		
\$ millions	s except as noted)		
		Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BNO	BINO
2	private placement)	06367WKC6	06367WKG7
2	Constitute (A) (the internal	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
5	Transitional Basel III rules	N/A N/A	N/A
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	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 1.1	USD 10.00
10	Accounting classification	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	30-Apr-2019 Dated	17-Apr-201 Dated
13	Original maturity date	30-Apr-2026	17-Apr-203
14	Issuer call subject to prior supervisory approval	Yes	Yes
	The section of		
15	Optional call date, contingent call dates and redemption amount	At par on October-30-2019	At par on 17-Apr-2020
16	Subsequent call dates, if applicable	At Par on 30th of each January, April, July and October of 2020, 2021, 2022, 2023, 2024, 2025	At Par on 17th of each January, April, July and October commencing on January 17th 202 to January 17th 2031
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	3.00%-4.00% No	3.10%-5.50% No
19	Existence of a dividend stopper	INO	INO
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into 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		
34a	Type of subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify		
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep 23	USD Prospectus Supplement - Sep 23