

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
	Common Shares	Preferred Shares Class B - Series 25	Preferred Shares Class B - Series 26	Preferred Shares Class B - Series 27
1 Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	063679203	063679302	063679401
3 Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Eligible	Ineligible	Ineligible	Additional Tier 1
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)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	12,939	236	54	500
9 Par value of instrument	N/A	236	54	500
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	Various	11-Mar-2011	25-Aug-2016	23-Apr-2014
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14 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 dates.	25-Aug-2021 Redemable at Par. No contingent call dates.	25-May 2019 Redemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable		Every 5 years	Every 5 years	Every 5 years
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
18 Coupon rate and any related index	N/A	1.805%	90 Day T-Bill +1.15%	4.00%
19 Existence of a dividend stopper	N/A	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible <sup>(1)</sup>	N/A	Non-Convertible	Non-Convertible	Convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25 If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NVCC trigger event
26 If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	Mandatory
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	Common Shares
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	Bank of Montreal
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a Type of subordination				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features	No	Yes	Yes	No
37 If yes, specify non-compliant features	N/A	Not NVCC compliant	Not NVCC compliant	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus		<a href="#">Short Form Base Shelf Prospectus - Jan 11 10</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 11 10</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>
Supplement to Base Shelf Prospectus (if applicable)		<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 25 &amp; 26</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 25 &amp; 26</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 27</a>
Pricing Supplement (If applicable)				

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
	Preferred Shares Class B - Series 29	Preferred Shares Class B - Series 31	Preferred Shares Class B - Series 33	Preferred Shares Class B - Series 35
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)	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
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
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
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	Preferred Shares	Preferred Shares
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	300	200	150
9 Par value of instrument	400	300	200	150
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	06-Jun-2014	30-Jul-2014	05-Jun-2015	29-Jul-2015
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14 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-Aug-2024. On or after 25-Aug-2024 redemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	N/A
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	3.90%	3.80%	3.80%	5.00%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25 If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26 If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 35 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.
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares
29 If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a Type of subordination				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>
Supplement to Base Shelf Prospectus (if applicable)	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 29</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 31</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 33</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 35</a>
Pricing Supplement (If applicable)				

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
	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
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06367X507	06367X705	06368A209	06367X887
3 Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
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	Preferred Shares	Preferred Shares
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	600	600	500	400
9 Par value of instrument	600	600	500	400
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	16-Oct-2015	21-Oct-2016	09-Mar-2017	29-Jun-2017
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Redemable on or after 25-Nov-2020 at Par. No contingent call dates.	Redemable on or after 25-Feb-2022 at Par. No contingent call dates.	Redemable on or after 25-May-2022 at Par. No contingent call dates.	Redemable on or after 25-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
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.85%	4.85%	4.50%	4.40%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25 If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26 If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 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.	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 42 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.
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares
29 If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a Type of subordination				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Apr 13 16</a>	<a href="#">Short Form Base Shelf Prospectus - Apr 13 16</a>	<a href="#">Short Form Base Shelf Prospectus - Apr 13 16</a>
Supplement to Base Shelf Prospectus (if applicable)		<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 38</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 40</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 42</a>
Pricing Supplement (If applicable)				

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
	Preferred Shares Class B - Series 44	Preferred Shares Class B - Series 46	Subordinated Debentures - Series 20	Series H Medium-Term Notes - First Tranche
1 Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368B207	06368B108	063671BD2	06369ZBS2
3 Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Ineligible	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 Debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	350	144	1,002
9 Par value of instrument	400	350	150	1,000
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	17-Sep-2018	17-Apr-2019	15-Dec-1995	19-Sep-2014
12 Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13 Original maturity date	No Maturity	No Maturity	\$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040	19-Sep-2024
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Redemable on or after 25-November-2023 at Par. No contingent call dates.	Redemable on or after 25-May-2024 at Par. No contingent call dates.	Redemable on or after 15-Dec-2000 in the market, by tender or by private contract at any price. No contingent call dates.	19-Sep-2019 Redemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable	Every 5 years	Every 5 years	N/A	N/A
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed until Sept 19, 2019
18 Coupon rate and any related index	4.85%	5.10%	8.25%	3.12%
19 Existence of a dividend stopper	No	No	N/A	N/A
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative
23 Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Non-Convertible	Convertible
24 If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	N/A	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25 If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	N/A	Will fully convert into common shares upon NVCC trigger event
26 If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	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.	N/A	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	N/A	Mandatory
28 If convertible, specify instrument type convertible into	Common Shares	Common Shares	N/A	Common Shares
29 If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	N/A	Bank of Montreal
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a Type of subordination				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Senior Debt	Senior Debt
36 Non-compliant transitioned features	No	No	Yes	No
37 If yes, specify non-compliant features	N/A	N/A	Not NVCC compliant	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">Short Form Base Shelf Prospectus - May 23, 18</a>	<a href="#">Short Form Base Shelf Prospectus - May 23, 18</a>		<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>
Supplement to Base Shelf Prospectus (if applicable)	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 44</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 46</a>		<a href="#">Prospectus Suppl. - MTN - Sep 10 14</a>
Pricing Supplement (If applicable)				<a href="#">Pricing Suppl. - Series H MTN - Tranche 1</a>

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
	Series H Medium-Term Notes - Second Tranche	Series I Medium-Term Notes - First Tranche	Series I Medium-Term Notes - Second Tranche	3.803% Subordinated Notes 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	US063688GS16
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	State of New York, the Province of Ontario and the laws of Canada
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Tier 2	Tier 2	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)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	977	1,227	818	1,617
9 Par value of instrument	1,000	1,250	850	USD 1,250
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	08-Dec-2015	31-May-2016	31-May-2017	12-Dec-2017
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	08-Dec-2025	01-Jun-2026	01-Jun-2027	15-Dec-2032
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	08-Dec-2020 Redeemable at Par. No contingent call dates.	01-Jun-2021 Redeemable at Par. No contingent call dates.	01-Jun-2022 Redeemable at Par. No contingent call dates.	15-Dec-2027 Redeemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	Fixed until Dec 8, 2020	Fixed until Jun 1, 2021	Fixed until Jun 1, 2022	Fixed
18 Coupon rate and any related index	3.34%	3.32%	2.57%	3.803%
19 Existence of a dividend stopper	N/A	N/A	N/A	N/A
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25 If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26 If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares
29 If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a Type of subordination				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Apr 13 16</a>	<a href="#">Short Form Base Shelf Prospectus - Apr 13 16</a>	<a href="#">USD Prospectus - Apr 27 17</a>
Supplement to Base Shelf Prospectus (if applicable)	<a href="#">Prospectus Suppl. - MTN - Dec 3 15</a>	<a href="#">Prospectus Suppl. - MTN - May 25 16</a>	<a href="#">Prospectus Suppl. - MTN - May 25 16</a>	<a href="#">USD Prospectus Supplement - Dec 07 17</a>
Pricing Supplement (if applicable)	<a href="#">Pricing Suppl. - Series H MTN - Tranche 2</a>	<a href="#">Pricing Suppl. - Series I MTN - Tranche 1</a>	<a href="#">Pricing Suppl. - Series I MTN - Tranche 2</a>	

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Included in both regulatory capital and TLAC
		4.338% Subordinated Notes due 2028
1	Issuer	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368BQ686
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group&solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,168
9	Par value of instrument	USD 850
10	Accounting classification	Liability - amortized cost
11	Original date of issuance	05-Oct-2018
12	Perpetual or dated	Dated
13	Original maturity date	05-Oct-2028
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	05-Oct-2023 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.338%
19	Existence of a dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">USD Prospectus - Apr 27 17</a>
	Supplement to Base Shelf Prospectus (if applicable)	<a href="#">USD Prospectus Supplement - Oct 02 18</a>
	Pricing Supplement (If applicable)	

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

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

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal (Toronto Branch)	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	192371856	06367WHA4	06367WHA4
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD60	USD417	USD103
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	19-Dec-2018	29-Jan-2019	5-Feb-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-2023	22-Jan-2021	22-Jan-2021
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.8485%	3m\$ $\text{L}$ + 40bps	3m\$ $\text{L}$ + 40bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">NIP Prospectus – Sept 24, 2018</a>	<a href="#">USD Prospectus - Apr 27 17</a>	<a href="#">USD Prospectus - Apr 27 17</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">NIP Prospectus Supplement – Dec 06, 2018</a>	<a href="#">USD Prospectus Supplement - Sept 23 18</a>	<a href="#">USD Prospectus Supplement - Sept 23 18</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms – Series 187 NIP</a>	<a href="#">Pricing Suppl. Series E USD MTN Jan 25 19</a>	<a href="#">Pricing Suppl. Reopen Series E USD MTN Feb 01 19</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WHH9	CA06368B2H05	XS1965537035
3	Governing law(s) of the instrument	New York, Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,750	CAD2,000	EUR300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Feb-2019	6-Mar-2019	22-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Feb-2024	6-Mar-2024	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 amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.300%	2.850%	3mEuribor + 55bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">USD Prospectus - Apr 27 17</a>	N/A	<a href="#">NIP Prospectus – Sept 24, 2018</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - Sept 23 18</a>	N/A	<a href="#">NIP Prospectus Supplement – Feb 28, 2019</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Pricing Suppl. Series E USD MTN Jan 31 19</a>	<a href="#">CAD Senior Term Sheet - Mar 06, 2019</a>	<a href="#">Final Terms – Series 189 NIP</a>



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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1896593776	06368BV62
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
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
	<i>Regulatory treatment</i>		
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
8	Amount recognised in regulatory capital (Currency in 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	17-Dec-2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	29-Oct-2048	17-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	29-Oct-19	At Par on 17-Dec-19
16	Subsequent call dates, if applicable	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 17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023; June 17, 2024
	<i>Coupons/dividends</i>		
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		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)		
32	If write-down, full or partial		
33	If write-down, permanent or temporary		
34	If temporary write-down, description of write-down mechanism		
34a	Type of subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">NIP Prospectus - Sep 24, 2018</a>	N/A
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	N/A	N/A
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - Series 185 NIP</a>	<a href="#">Final Terms - CUSIP: 06368BV62</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368BV70	06368BW20
3	Governing law(s) of the instrument	laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	<i>Regulatory treatment</i>		
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
8	Amount recognised in regulatory capital (Currency in 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-2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17-Dec-2024	24-Dec-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes
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
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	3.10%-4.00%	3.15%-4.00%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)		
32	If write-down, full or partial		
33	If write-down, permanent or temporary		
34	If temporary write-down, description of write-down mechanism		
34a	Type of subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368BV70	Final Terms - CUSIP: 06368BW20

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for 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
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
	<i>Regulatory treatment</i>		
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
8	Amount recognised in regulatory capital (Currency in 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-2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	2-Jan-2026	30-Jan-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At Par on 02-Jan-20	At Par on 30-Jan-20
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; July 02, 2024; January 02, 2025; July 02, 2025	At Par on July 30, 2020; January 30, 2021; July 30, 2021
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	3.00%-5.00%	3.25%-4.00%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)		
32	If write-down, full or partial		
33	If write-down, permanent or temporary		
34	If temporary write-down, description of write-down mechanism		
34a	Type of subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	N/A	N/A
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	N/A	N/A
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06368BW38</a>	<a href="#">Final Terms - CUSIP: 06368BX60</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B2C1	06368B2E7	06368B2F4	06368B2G2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 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	14-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
15	Optional call date, contingent call dates and redemption amount	At Par on 11-Mar-2020	At Par on 08-Mar-2020	At Par on 15-Mar-2020	At Par on 14-Mar-2020
16	Subsequent call dates, if applicable	At Par on September 11, 2020; March 11, 2021; September 11, 2021	At Par on September 08, 2020; March 08, 2021; September 08, 2021	At Par on September 15, 2020; March 15, 2021; September 15, 2021; March 15, 2022; September 15, 2022	At Par on September 14, 2020; March 14, 2021; September 14, 2021; March 14, 2022; September 14, 2022; March 14, 2023; September 14, 2023; March 14, 2024; September 14, 2024
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-4.00%	3.00%-3.75%	3.00%-4.00%	2.65%-3.30%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	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				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)				
		<a href="#">Final Terms - CUSIP: 06368B2C1</a>	<a href="#">Final Terms - CUSIP: 06368B2E7</a>	<a href="#">Final Terms - CUSIP: 06368B2F4</a>	<a href="#">Final Terms - CUSIP: 06368B2G2</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B2J6	06368B2K3	06368B2W7	06368B2Y3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 4.0	CAD 10	USD 0.567	USD 1.361
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	21-Mar-2019	29-Apr-2019	29-Apr-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
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
15	Optional call date, contingent call dates and redemption amount	At Par on 11-Mar-2020	At Par on 21-Mar-2020	At Par on 29-Apr-2020	At Par on 29-Apr-2020
16	Subsequent call dates, if applicable	At Par on September 11, 2020; March 11, 2021; September 11, 2021	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, 2026; March 21, 2027; September 21, 2027; March 21, 2028; September 21, 2028; March 21, 2029; September 21, 2029	At Par on October 29, 2020; April 29, 2021; October 29, 2021	At Par on October 29, 2020; April 29, 2021; October 29, 2021
	<i>Coupons/dividends</i>				
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				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	N/A	N/A	N/A	N/A
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	N/A	N/A	N/A	N/A
	<b>Pricing Supplement (if applicable)</b>				
		<a href="#">Final Terms - CUSIP: 06368B2J6</a>	<a href="#">Final Terms - CUSIP: 06368B2K3</a>	<a href="#">Final Terms - CUSIP: 06368B2W7</a>	<a href="#">Final Terms - CUSIP: 06368B2Y3</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B2Z0	198432458	194019769	06367WJC8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	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
15	Optional call date, contingent call dates and redemption amount	At Par on 24-Apr-2020	At Par on 25-Apr-2029	15-Feb-24	At par on 28-Sep-2019
16	Subsequent call dates, if applicable	At Par on October 24, 2020; April 24, 2021; October 24, 2021; April 24, 2022; October 24, 2022; April 24, 2023; October 24, 2023; April 24, 2024; October 24, 2024	N/A	February 15 in each year commencing February 15 2024 up to but excluding the maturity date	At Par on March 28, 2020; September 28, 2020; March 28, 2021; September 28, 2021; March 28 2022
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.80%	1.60%	Zero coupon, 5.05% accrual rate	3.00%-3.40%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	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				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	<a href="#">NIP Prospectus - Sep 24, 2018</a>	N/A	
	Supplement to Base Shelf Prospectus (if applicable)	N/A	<a href="#">NIP Prospectus Supplement - Feb 28, 2019</a>	N/A	<a href="#">USD Prospectus Supplement - Sep 23, 2018</a>
	Pricing Supplement (if applicable)	<a href="#">Final Terms - CUSIP: 06368B2Z0</a>	<a href="#">Final Terms - Series 191 NIP</a>	<a href="#">Final Terms - Series 188 NIP</a>	<a href="#">Final Terms - CUSIP: 06367WJC8</a>

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WKC6	06367WKG7
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
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
	<i>Regulatory treatment</i>		
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
8	Amount recognised in regulatory capital (Currency in 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	Original date of issuance	30-Apr-2019	17-Apr-2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30-Apr-2026	17-Apr-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes
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 2021 to January 17th 2031
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	3.00%-4.00%	3.10%-5.50%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)		
32	If write-down, full or partial		
33	If write-down, permanent or temporary		
34	If temporary write-down, description of write-down mechanism		
34a	Type of subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">USD Prospectus Supplement - Sep 23 18</a>	<a href="#">USD Prospectus Supplement - Sep 23 18</a>
	<b>Pricing Supplement (if applicable)</b>	<a href="#">Final Terms - CUSIP: 06367WKC6</a>	<a href="#">Final Terms - CUSIP: 06367WKG7</a>