	llions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC	capital and TLAC	capital and TLAC	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
	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
3:	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is				
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
е	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
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)	12,958	236	54	500
	Par value of instrument Accounting classification	N/A Shareholders' Equity	236	54	500 Sharahaldara! Favitu
	, and the second		Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	Various Perpetual	11-Mar-2011 Perpetual	25-Aug-2016 Perpetual	23-Apr-2014 Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	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 Redeemable at Par. No contingent call	25-Aug-2021 Redeemable at Par. No contingent call	25-May 2019 Redeemable Par. No contingent call
			dates.	dates.	dates.
16	Subsequent call dates, if applicable		Every 5 years	Every 5 years	Every 5 years
17	Coupons / dividends Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
	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
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	NVCC Triggers: (a) the Superintendent of Financial
					that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivisio or agent or agency thereof withou which the Bank would have been determined by the Superintenden of Financial Institutions to be non-
					viable.
					viable.
25	If convertible, fully or partially	N/A	N/A	N/A	wiable. Will fully convert into
25	If convertible, fully or partially	N/A	N/A	N/A	wiable. Will fully convert into
	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A	N/A	wiable. Will fully convert into common shares upon NVC
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 ti quotient obtained by dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 tl quotient obtained by dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	will fully convert into common shares upon NVC trigger event 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 t quotient obtained by dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares
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 If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 tl quotient obtained by dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	will fully convert into common shares upon NVC trigger event 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 tiquotient obtained by dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fof further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 t quotient obtained by dividing (Multiplier x Sharv 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
27 28 29 30 31 32 33 34 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 t 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
26 27 28 29 30 31 32 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 feature If write-down, pull or partial If write-down, pull 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	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 t 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 Deeply Subordinated Debt No
26 27 28 29 30 31 32 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	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 t 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
26 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, pull or partial If write-down, pull 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	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 t quotient obtained by dividing (Multiplier x Sharv 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 Deeply Subordinated Debt No N/A N/A
26 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, 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	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	wiable. Will fully convert into common shares upon NVC trigger event 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 t quotient obtained by dividing (Multiplier x Shar 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 Short Form Base Shelf Prospectus - Mar 13 14

⁽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.

	ions except as noted)	Included to be of	Individual to best	Individual to best	Indudad to to d
		Included in both regulatory capital and TLAC	capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulator 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
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	063679609 Canadian Federal and applicable Provincial laws	063679807 Canadian Federal and applicable Provincial laws	06367X200 Canadian Federal and applicable Provincial laws	06367X408 Canadian Federal and applicable Provincial laws
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
4	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/group&solo	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
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	300	200	150
	Par value of instrument Accounting classification	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 Optional call date, contingent call dates and redemption amount	Yes 25-Aug-2019 Redeemable at	Yes 25-Nov-2019 Redeemable at	Yes 25-Aug-2020 Redeemable at	Yes Redeemable at a premium
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	from 25-Aug-2020 to 24- 2024. On or after 25-Aug- 2024 Redeemable at Par. contingent call dates.
	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	3.90%	3.80%	3.80%	5.00%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible	Convertible	Convertible NVCC Triggers:
		Financial institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be nonviable.	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	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 prolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or 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 political subdivisior agent or agency thereof without which the Bank would have bed determined by the Superintended of financial Institutions to be not 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 NV trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be	Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be	Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of	Upon the occurrence of a NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of
		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.	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.	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.	common shares equal to I quotient obtained by dividing (Multiplier x Shar Value) by Conversion Pric Please refer to the Prospectus Supplement for further details.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	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	quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	quotient obtained by dividing (Multiplier x Shar Value) by Conversion Pric Please refer to the Prospectus Supplement fof further details. Mandatory Common Shares
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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 equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	quotient obtained by dividing (Multiplier x Shar Value) by Conversion Pric Please refer to the Prospectus Supplement for further details. Mandatory
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	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	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	quotient obtained by dividing (Multiplier x Shar Value) by Conversion Pric Please refer to the Prospectus Supplement fifurther details. Mandatory Common Shares Bank of Montreal
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	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	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	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	quotient obtained by dividing (Multiplier x Shar Value) by Conversion Pric Please refer to the Prospectus Supplement fi further details. Mandatory Common Shares Bank of Montreal No N/A
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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	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	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	quotient obtained by dividing (Multiplier x Shat Value) by Conversion Pric Please refer to the Prospectus Supplement f further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	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	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	quotient obtained by dividing (Multiplier x Shat Value) by Conversion Pric Please refer to the Prospectus Supplement f further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	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	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	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	quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pric Please refer to the Prospectus Supplement f further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
28 29 30 31 31 32 33 34 34 35 35 36 37	If convertible, specify instrument type 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) Non-compliant transitioned features	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 Deeply Subordinated Debt No	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 Deeply Subordinated Debt No	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 Deeply Subordinated Debt No	quotient obtained by dividing (Multiplier x Sha Value) by Conversion Prie Please refer to the Prospectus Supplement f further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Deeply Subordinated Del

⁽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.

Sense To Description of the mischange of secretor to principles of the principles of		in Features Of Regulatory Capital Instruments	Included to be the	Included to hard	Individual in terms	Individed to both
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Source describe sequency (use or the electromy described for growing or the electromy sequence of the electromy of the electr						Preferred Shares Class B - Series 42
Contained whether Let CASHS. She or the received processed of the fear what is a contained on the contained						
Species feed and species of the center and properties of Scottage 13 after TMC feed properties of Scottage 13 after TMC	1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
Section for extended and specific proprieting of 2-days (2-days for 1941). Section for the control of the contr						
Section for extended and specific proprieting of 2-days (2-days for 1941). Section for the control of the contr						
Section for extended and specific proprieting of 2-days (2-days for 1941). Section for the control of the contr			252574527	lococativa or	050504000	0505714007
Section of the control of the contro			Canadian Federal and	Canadian Federal and	Canadian Federal and	Canadian Federal and
Section of the Conference of t			applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
September 2 of the comment of the co	38	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
Express of temporary sequences on sequences of temporary sequences o	4		Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
For content stayment in the specified by one hy sends to any of center regions of the content stay of the						
The production of informations of the production of informations of the production of informations of the production of information of the production of information of the production of information of			Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
Sign content procured for incomment. 18 Central for all contents of the conte	8		600	600	500	400
Septimination of the control of the		Par value of instrument				
20 Percent and security of green Percent and Security of the Security of		-	' '			. ,
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Recembelle core of the 25	13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
Recembelle core of the 25						
Nov. 2022 at Far. No. contingent call dises. West System. Contract of the second of t						Yes Redeemable on or after 2
140 Substance of authorized in properties of the control of the co			Nov-2020 at Par. No	Feb-2022 at Par. No	May-2022 at Par. No	August-2022 at Par. No
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10 Coupon rust and any related index 1 Septiment of the product of a finding of the product of th		Coupons / dividends				
Section Sect	17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
22 Estimate of stops up or other investigation or convertible Non-comulative Non-co						
23 Non-commission conversation (**) Convertible (Convertible) (Con						
The convertible, conversion trigger(s) If convertible, c	22	Noncumulative or cumulative				
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Peaced institutions or of the lower to the lower to the lower to lower			Institutions publicly announces that	Institutions publicly announces that	Institutions publicly announces that	Institutions publicly announces to
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conteger transments and tasks, where factors or specifications with factors or any other fact			is about to cease, to be viable and	is about to cease, to be viable and	is about to cease, to be viable and	is about to cease, to be viable an
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be bask will be restored or mestates, or more and presented or mestates or mes			circumstances that are considered relevant or appropriate, it is	circumstances that are considered	circumstances that are considered	circumstances that are considere
Dis 1 fectors or proviocal personness in Canada pathly somewhere in Canad			the Bank will be restored or	the Bank will be restored or	the Bank will be restored or	
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common shares upon NVCC trigger event trigge						
trigger event to a manufacture to a number of converted to a number of	25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into	Will fully convert into
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Prospectus Supplement for further details. Prospectus Supplement for further furt				Value) by Conversion Price.	Value) by Conversion Price.	Value) by Conversion Pri
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34 If temporary write-down, description of write-up mechanism N/A	29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	further details. Mandatory Common Shares Bank of Montreal No	further details. Mandatory Common Shares Bank of Montreal No	Mandatory Common Shares Bank of Montreal No
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senior to instrument) 36 Non-compliant transitioned features No N	28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	Mandatory Common Shares Bank of Montreal No N/A N/A N/A
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Prospectus / Base Shelf Prospectus / Short Form Prospectus Prospectus - Mar 13 14 Prospectus - Apr 13 16 Prospectus Suppl Class B Pref Prospe	28 29 30 31 32 33 34 34 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Deeply Subordinated Debt	further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Deeply Subordinated Debt	further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Deeply Subordinated Debt	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Deeply Subordinated Del
Supplement to Base Shalf Prospectus (if applicable) Prospectus Suppl Class B Pref Prospectus Su	28 29 30 31 32 33 34 34 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, 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	Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Deeply Subordinated Debt	further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Deeply Subordinated Debt No	further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Deeply Subordinated Debt No	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Deeply Subordinated Del
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⁽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.

-di	illions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulator
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		Preferred Shares Class B - Series 44	Preferred Shares Class B - Series 46	4.800% Additional Tier 1 Capital Notes	Subordinated Debentures Series 20
_		Doub of Manager	Double of Manager	Don't of Maryton I	Doub of Manage
	lssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and	06368B108 Canadian Federal and	06368B5P9 State of New York, the	063671BD2 Canadian Federal and
	- "	applicable Provincial laws	applicable Provincial laws	Province of Ontario and the laws of Canada	applicable Provincial laws
3	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Tier 2 Ineligible
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Preferred Shares	Preferred Shares 350	Additional Tier 1 Capital Notes 658	Tier 2 Subordinated Debt
ç	date) Par value of instrument	400	350	USD 500	150
	Accounting classification Original date of issuance	Shareholders' Equity 17-Sep-2018	Shareholders' Equity 17-Apr-2019	Shareholders' Equity 30-Jul-2019	Liability - amortized cost 15-Dec-1995
12	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Dated \$25MM of total par amo
			·		matures on Dec 15th 202 2028, 2031, 2034, 2037 a 2040
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable on or after 25-	Yes Redeemable on or after 25-	Yes Redeemable on or after 25-	Yes Redeemable on or after 2
		November-2023 at Par. No contingent call dates.	May-2024 at Par. No contingent call dates.	Aug-2024 at Par. No contingent call dates.	Dec-2000 in the market, tender or by private contract at any price. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 6 months	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until August 25, 2024	Fixed
18	Coupon rate and any related index	4.85%	5.10%	4.80%	8.25%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	Yes Fully discretionary	N/A Mandatory
2:	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Cumulative
	Convertible or non-convertible (1)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Non-Convertible N/A
		opinion that the Bank has cased, or is about to cases, 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	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	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 any provincial government or political subdivision	
		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.	government or any provincial government or political subdivision or agent or agent or agent or agent or agent, thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	
25	If convertible, fully or partially	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. Will fully convert into	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-	or agent or agency thereof without which the Bank would have been determined by the Superintendent	N/A
	If convertible, fully or partially If convertible, conversion rate	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. 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	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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the	N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	support, from the federal government or any provincial government or any provincial government or oplitical 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 Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	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, 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.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	N/A N/A N/A
26 28 28	If convertible, conversion rate	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 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.	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, 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.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	N/A
26 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	support, from the federal government or any provincial government or any provincial government or any provincial government or oplitical 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 Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	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, 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event event event event event event outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	N/A N/A N/A N/A N/A N/A
26 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency therefor 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 Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	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, 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	or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A
26 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, write-down trigger(s)	support, from the federal government or any provincial government or any provincial government or oplitical 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 Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A	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, 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A
227 28 30 33 33 34 44 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency therefor 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 Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	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, 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	or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A
20 22 22 33 33 34 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, full or partial If write-down, pull or partial If write-down, 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	support, from the federal government or any provincial government or any provincial government or opilitical 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 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 Deeply Subordinated Debt No	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 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 Deeply Subordinated Debt No	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	N/A
220 220 30 31 32 33 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 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)	support, from the federal government or any provincial government or any provincial government or any provincial government or oplitical 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 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 Deeply Subordinated Debt	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 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 Deeply Subordinated Debt	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event ach outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt	N/A
220 220 30 31 32 33 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, 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) Non-compliant transitioned features If yes, specify non-compliant features	support, from the federal government or any provincial government or any provincial government or any provincial government or oplitical subdivision or agent or agency therefor 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 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 Short Form Base Shelf Prospectus - May 23, 18	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 event event 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A N/A SubOrdinated Debt No N/A N/A N/A USD Prospectus - Apr 27.17	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.

Inique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) ioverning law(s) of the instrument	Included in both regulatory capital and TLAC Series H Medium-Term Notes - First Tranche Bank of Montreal	Included in both regulatory capital and TLAC Series H Medium-Term	Included in both regulatory	Included in both regulatory
Inique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Notes - First Tranche	Series H Medium-Term	capital and TLAC	capital and TLAC
Inique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		Notes - Second Tranche	Series I Medium-Term Notes - First Tranche	Series I Medium-Term Not - Second Tranche
Inique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Bank of Montreal	notes seeding maneric	This indicate	Second Hamene
Inique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Bank of Montreal	Donk of Montreal	Donk of Montreal	Dank of Montreal
		Bank of Montreal	Bank of Montreal	Bank of Montreal
overning law(s) or the instrument	06369ZBS2 Canadian Federal and	06369ZBT0 Canadian Federal and	06369ZCC64	06369ZCD4 Canadian Federal and
	applicable Provincial laws	applicable Provincial laws	Canadian Federal and applicable Provincial laws	applicable Provincial laws
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	N/A	N/A	N/A
chieved (for other TLAC-eligible instruments governed by foreign law) equilatory treatment				
ransitional Basel III rules ost-transitional Basel III rules	Tier 2 Tier 2	Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
ligible at solo/group/group&solo strument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
mount recognised in regulatory capital (Currency in mil, as of most recent reporting	945	974	1,191	820
ar value of instrument	1,000	1,000	1,250	850
ccounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	19-Sep-2014	08-Dec-2015	31-May-2016	31-May-2017
erpetual or dated Driginal maturity date	Dated 19-Sep-2024	Dated 08-Dec-2025	Dated 01-Jun-2026	Dated 01-Jun-2027
isuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 19-Sep-2019 Redeemable at	Yes 08-Dec-2020 Redeemable at	Yes 01-Jun-2021 Redeemable at	Yes 01-Jun-2022 Redeemable
	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
ubcorrect call dates if applicable	N/A	N/A	N/A	N/A
oupons / dividends				
			·	Fixed until Jun 1, 2022
oupon rate and any related index xistence of a dividend stopper	3.12% N/A	3.34% N/A	3.32% N/A	2.57% N/A
ully discretionary, partially discretionary or mandatory xistence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
Ioncumulative or cumulative	Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
convertible, conversion trigger(s)	NVCC Triggers:	NVCC Triggers:	NVCC Triggers:	NVCC Triggers: (a) the Superintendent publicly
	Institutions publicly announces that	announces that the Bank has been	announces that the Bank has been	announces that the Bank has been advised, in writing, that the
	writing, that the Superintendent of Financial Institutions is of the	Superintendent is of the opinion that the Bank has ceased, or is about	Superintendent is of the opinion that the Bank has ceased, or is about	Superintendent is of the opinion that the Bank has ceased, or is abo
	is about to cease, to be viable and	the conversion of the Notes and all	the conversion of the Notes and all	to cease, to be viable and that, afti the conversion of the Notes and al
	contingent instruments and taking	by the Bank and taking into account	by the Bank and taking into account	other contingent instruments issue by the Bank and taking into accour any other factors or circumstances
	circumstances that are considered relevant or appropriate, it is	that are considered relevant or appropriate, it is reasonably likely	that are considered relevant or appropriate, it is reasonably likely	that are considered relevant or appropriate, it is reasonably likely
	the Bank will be restored or	that the viability of the Bank will be restored or maintained; or	that the viability of the Bank will be restored or maintained; or	that the viability of the Bank will b restored or maintained; or (b) a federal or provincial
	(b) a federal or provincial	government in Canada publicly	government in Canada publicly	government in Canada publicly announces that the Bank has
	announces that the Bank has accepted or agreed to accept a	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
	capital injection, or equivalent support, from the federal	support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial
	government or political subdivision	or agent or agency thereof without	or agent or agency thereof without	government or political subdivision or agent or agency thereof without which the Bank would have been
	which the Bank would have been	determined by the Superintendent	determined by the Superintendent	determined by the Superintendent to be non-viable.
	of Financial Institutions to be non- viable.			
		Will fully convert into	Will fully convert into	Will fully convert into
convertible, fully or partially	Will fully convert into		common shares upon NVCC	Laamman sharas unan NVC
convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	common shares upon NVCC trigger event	trigger event	trigger event
convertible, fully or partially	common shares upon NVCC		Upon the occurrence of an	trigger event
	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each	trigger event Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	trigger event Upon the occurrence of ar NVCC trigger event, each
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	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	Upon the occurrence of an NVCC trigger event, each outstanding note would be	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note	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	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to ti quotient obtained by dividing (Multiplier x Note
	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	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	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the
	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	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.	trigger event Upon the occurrence of ar NVCC trigger event, each outstanding note would be converted to a number of common shares equal to tiquotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the
	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	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	trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to tl quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo
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i i	riginal date of issuance erpetual or dated riginal maturity date suer call subject to prior supervisory approval ptional call date, contingent call dates and redemption amount ubsequent call dates, if applicable oupons / dividends xed or floating dividend/coupon oupon rate and any related index xistence of a dividend stopper ully discretionary, partially discretionary or mandatory xistence of step up or other incentive to redeem oncumulative or cumulative onvertible or non-convertible ⁽¹⁾	riginal date of issuance proetual or dated pated 19-Sep-2014 19-Sep-2024 19-Sep-2024 yes suer call subject to prior supervisory approval ptional call date, contingent call dates and redemption amount 19-Sep-2019 Redeemable at Par. No contingent call dates. N/A suppose / dividends compone / dividends pupons / dividends susted or floating dividend/coupon pupon atte and any related index sistence of a dividend stopper N/A lily discretionary, partially discretionary or mandatory sistence of sep up or other incentive to redeem No oncumulative or cumulative convertible or non-convertible (1) convertible, conversion trigger(s) NVC Triggers (a) the Superintendent of Financial Institutions publicly amounces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions publicly amounces that the Bank has been advised, in writing, that the Convertible or non-convertible that the Sank has been advised, in writing, that the Superintendent of Financial Institutions publicly amounces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions publicly amounces that the Bank has accept or or incompany that the Convertible or non-convertible or non-conver	riginal date of issuance 19-Sep-2014 Dated Dated Dated Dated 19-Sep-2024 08-Dec-2025 Suer call subject to prior supervisory approval prional call date, contingent call dates and redemption amount 19-Sep-2019 Redeemable at Par. No contingent call dates. Par. No contingent call dates. AN/A N/A N/A N/A N/A N/A N/A N	riginal date of issuance 19-Sep-2014 Dated Dated Dated Dated Dated O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates, and redemption amount O1-Sep-2018 Redeemable at Par. No contingent call dates, and redemption amount O1-Jun-2026 O1-Jun-2027 O1-Jun-2028 Ves. Ves. Ves. Ves. Ves. Ves. Ves. O1-Jun-2028 Redeemable at Par. No contingent call dates, and redemption amount O1-Jun-2021 Redeemable at Par. No contingent call dates, and redemption amount O1-Jun-2021 Redeemable at Par. No contingent call dates. O1-Jun-2021 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2021 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2028 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemable at Par. No contingent call dates. O1-Jun-2026 O1-Jun-2027 Redeemab

⁽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.

(\$ milli	n Features Of Regulatory Capital Instruments		
	iions except as noted)	Included in both regulatory	Included in both regulatory
		capital and TLAC	capital and TLAC
		3.803% Subordinated Notes due 2032	4.338% Subordinated Notes due 2028
1	Issuer	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	US06368BGS16 State of New York, the	US06368BQ686 State of New York, the
J	Governing law(s) of the instrument	Province of Ontario and the	Province of Ontario and the
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	laws of Canada	laws of Canada
	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&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
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,629	1,172
	date) Par value of instrument	USD 1 350	LICD OF O
	Accounting classification	USD 1,250 Liability - amortized cost	USD 850 Liability - amortized cost
11	Original date of issuance	12-Dec-2017	05-Oct-2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15-Dec-2032	05-Oct-2028
1.1	Issuer call subject to prior supervisory approval	Yes	Yes
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	15-Dec-2027 Redeemable at	
		Par. No contingent call dates.	Par. No contingent call dates.
		uates.	udics.
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons / dividends	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	3.803% N/A	4.338% N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly
		announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the
		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	to cease, to be viable and that, after the conversion of the Notes and all
		by the Bank and taking into account	other contingent instruments issued by the Bank and taking into account
		any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be
		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
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
		support, from the federal government or any provincial	support, from the federal government or any provincial
		government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without
		which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent
		to be non-viable.	to be non-viable.
25			
	If convertible, fully or partially	Will fully convert into	Will fully convert into
	If convertible, fully or partially	common shares upon NVCC	common shares upon NVCC
		common shares upon NVCC trigger event	common shares upon NVCC trigger event
	If convertible, fully or partially If convertible, conversion rate	common shares upon NVCC	common shares upon NVCC
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
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		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for
26	If convertible, conversion rate	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory
26 27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A N/A N/A
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down freature If write-down, write-down trigger(s) 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	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multipler x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, 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)	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down freature If write-down, write-down trigger(s) 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	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multipler x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A USD Prospectus - Apr 27 17	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A USD Prospectus - Apr 27 17
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A

⁽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.

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)		Included in TLAC net	In alcohold in TIAC not
		Included in TLAC not	Included in TLAC not included in regulatory	Included in TLAC not included in regulatory
		included in regulatory capital		capital
		meraded in regulatory capital	capital	capital
		Bank of Montreal (Toronto		
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Branch)	Bank of Montreal	Bank of Montreal
2	private placement)	192371856	06367WHA4	06367WHA4
	private placement,	15257 1050	00307 WITA4	00307 WIIA4
			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
	Regulatory treatment	N1/A	N1 / A	N1 / A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in 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	19-Dec-2018	29-Jan-2019	5-Feb-2019
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date Issuer call subject to prior supervisory approval	19-Dec-2023 N/A	22-Jan-2021 N/A	22-Jan-2021 N/A
14	Optional call date, contingent call dates and redemption	IN/A	IN/A	IN/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends		•	,
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.8485%	3m\$L + 40bps	3m\$L + 40bps
г				•
19	Existence of a dividend stopper	No	No	No
-	Existence of a dividend stopper		No	
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Mandatory	No Mandatory	Mandatory
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	No Mandatory No	Mandatory No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	No Mandatory	Mandatory
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	No Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative	No Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative	No Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative	No Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative	No Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative	No Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative	No Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative	Mandatory No Cumulative Non-convertible
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into University of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible No Exemption from	No Mandatory No Cumulative Non-convertible No Exemption from	Mandatory No Cumulative Non-convertible No Exemption from
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible No Exemption from subordination	No Mandatory No Cumulative Non-convertible No Exemption from subordination	Mandatory No Cumulative Non-convertible No Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible No Exemption from	No Mandatory No Cumulative Non-convertible No Exemption from	Mandatory No Cumulative Non-convertible No Exemption from
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit	No Mandatory No Cumulative Non-convertible No Exemption from subordination	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018	No Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement	No Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	Mandatory No Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018	No Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement – Dec 06, 2018	No Mandatory No Cumulative Non-convertible Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement - Sept 23 18	Mandatory No Cumulative Non-convertible Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement - Sept 23 18 Pricing Suppl. Reopen
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement	No Mandatory No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	Mandatory No Cumulative Non-convertible Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement - Sept 23 18

Smillionder succept as rocked		tures Of Regulatory Capital Instruments			
Included in regulatory capital capital Included in regulatory capital (capital capital	(\$ millions	s except as noted)	Included in TLAC not		Included in TLAC not
Capital Included in regulatory capital capital				Included in TLAC net	
2 Insuer					
Unique identifier (eg CUSP, ISIN, or Biomomberg identifier for private placement) Coverning law(s) of the instrument Means by which enforceability requirement of Section 13 of the TAC Ferm Sheet is achieved (for other TAC-displain instruments) soverned by foreign boy) Againstory treatment Againstory retrievant Againstory retri			Сарітаі	included in regulatory capital	capitai
Unique identifier (eg CUSP, ISIN, or Biomomberg identifier for private placement) Coverning law(s) of the instrument Means by which enforceability requirement of Section 13 of the TAC Ferm Sheet is achieved (for other TAC-displain instruments) soverned by foreign boy) Againstory treatment Againstory retrievant Againstory retri					
2 private placement)	1		Bank of Montreal	Bank of Montreal	Bank of Montreal
Soverning lavely of the instrument Conada	2		06367WHH9	CA06368B2H05	XS1965537035
Soverning lavely of the instrument Conada			Now York Ontario and		
Means by which enforceability requirement of Section 13 of the Tac Term Sheet is achieved (for other Ta.C-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional flased ill rules N/A N/A N/A N/A N/A 5 Post-transitional Basel Ill rules N/A N/A N/A N/A N/A 6 Eligible at soli ofgroup/group&solo N/A N/A N/A N/A N/A 6 Eligible at soli ofgroup/group&solo N/A N/A N/A N/A N/A N/A 8 as of most recent reporting date) N/A	3	Governing law(s) of the instrument	•	Ontario and Canada	Ontario and Canada
### the FLAC Term Sheet is achieved for other TLAC-eligible instruments, governed by foreign law) ### Regulatory treatment ### Aground the Province of the Place of the Plac		G ()	Cariada	Cittario ana canada	Ontario ana Canada
Instruments governed by foreign law) Republicator freatment 4 Transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group&solo Amount recognised in regulatory capital (Currency in millions, as of material gate) Amount recognised in regulatory capital (Currency in millions, as of material gate) Par value of instrument 9 Par value of instrument 10 Recounting dassification 11 Original date of issuance 12 Perpetual or dated 13 Original date of issuance 14 Issuer call subject to prior supervisory approval N/A N/A N/A 15 Original date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable N/A N/A N/A N/A N/A N/A N/A Optional call date, contingent call dates and redemption amount 17 Fixed or floating dising dising divend/coupon 18 Coupon rate and any related index 20 Fully discretionary, partially discretionary or mandatory 18 Ecoupon rate and any related index 21 Experiment of a dividend stopper No N	3a	· · · · · · · · · · · · · · · · · · ·			
Regulatory treatment			Contractual	Contractual	Contractual
4 Transitional Basel III rules N/A		ŭ i			
5 Post-transitional Basel III rules N/A	4		N/A	N/A	N/A
6 Eligible at solo/group/group/group/solo 7 Instrument Lyo 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Correction of the state	5	Post-transitional Basel III rules		•	l -
Amount recognised in regulatory capital (Currency in millions, Nature of Millions, Nat	6	Eligible at solo/group/group&solo			
Amount recognised in regulatory capital (Currency in millions, a s of most recent reporting date) Par value of instrument Only Par value of instrument Display a value of instrument Corpinal date of issuance S-feb-2019 Perpetual or dated N/A N/A N/A N/A N/A N/A N/A N/	7				l -
8 as of most recent reporting date) 9 Par value of instrument 1001750 100 Accounting classification 110 Original date of issuance 9 S-feb-2019 121 Original date of issuance 15-feb-2019 122 Perpetual or dated 131 Original maturity date 132 Original maturity date 133 Original maturity date 134 Suser call subject to prior supervisory approval 145 Optional call date, contingent call dates and redemption 15-amount 165 Subsequent call dates, if applicable 176 Fixed or floating dividend/coupon 177 Fixed or floating dividend/coupon 187 Fixed or floating dividend/coupon 188 Coupon rate and any related index 198 Existence of a step up or other incentive to redeem 190 No 190 Fully discretionary, partially discretionary or mandatory 191 Existence of a dividend stopper 192 Noncumulative or cumulative 193 Convertible on non-convertible 294 If convertible, conversion trager (5) 295 If convertible, conversion trager (5) 296 If convertible, conversion trager (5) 297 If convertible, pandatory or optional conversion 298 If convertible, mandatory or optional conversion 299 If convertible, pandatory or optional conversion 290 If convertible, pandatory or optional conversion 291 If write-down, write-down frequery 292 If reporting from the more of the partial or optional conversion 293 Owner down, write-down frequery 294 If mitted own, unique of the partial or optional conversion 295 If convertible, pandatory or optional conversion 296 If convertible, pandatory or optional conversion 297 If write-down, unique down, description of write-down 398 If write-down, description of write-down 399 If write-down, permanent or temporary 390 If the propertional conversion or subordination 391 If write-down, unique date or observation of subordination 392 If write-down, description of write-down 393 If write-down, description of write-down 394 If write-down, description of write-down 395 If the property write-down, description of write-down 396 If the propectus of the partial of the part					
9 Par value of instrument USD1,750 CAD2,000 ER800 ER800 Usbility - amortised cost	8		N/A	N/A	N/A
10 Accounting classification Liability - amortised cost Liability - amortised cost Liability - amortised cost Liability - amortised cost 11 Original date of Issuance 5 + 6 + 2019 6 + 2019 2 + 2 + 4 + 2019 12 2 + 4 + 2019 13 Original maturity date 5 + 6 + 2014 6 + 2024 2 + 2 + 4 + 2021 14 Issuer call subject to prior supervisory approval N/A N/A		, ,			l -
11 Original date of issuance	10	Accounting classification	Liability - amortised cost		Liability - amortised cost
Perpetual or dated Dated Dated Dated Dated Dated Dated Dated School			'	•	,
13 Original maturity date 5-feb-2024 6-Mar-2024 21-Mar-2021	12		Dated	Dated	Dated
Optional call date, contingent call dates and redemption amount N/A	13		5-Feb-2024	6-Mar-2024	21-Mar-2021
Optional call date, contingent call dates and redemption amount N/A	14		N/A	N/A	N/A
Subsequent call dates, if applicable N/A N/A N/A N/A N/A			·		
Coupons/dividends	15	amount	N/A	N/A	N/A
Fixed Fixe	16	Subsequent call dates, if applicable	N/A	N/A	N/A
Fixed Fixe			·		
18	17		Fixed	Fixed	Floating
Existence of a dividend stopper	18		3.300%	2.850%	3mEuribor + 55bps
Existence of a step up or other incentive to redeem	19		No	No	No
Existence of a step up or other incentive to redeem					
Cumulative or cumulative or cumulative Non-convertible N	Ì				
Non-convertible Non-conver	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 35 mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No N			,	•	·
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 No 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 35 mechanism 36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features No N	21	Existence of a step up or other incentive to redeem	No	No	No
If convertible, conversion rate	21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
If convertible, specify instrument type convertible into If convertible, specify instrument it converts into No No No No If write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) If yes, specify non-compliant features No N	21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative	No Cumulative	No Cumulative
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature No	21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative	No Cumulative	No Cumulative
If convertible, specify issuer of instrument it converts into No No No No No No No	21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative	No Cumulative	No Cumulative
30 Write-down feature No	21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative	No Cumulative	No Cumulative
30 Write-down feature No	21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative	No Cumulative	No Cumulative
31	21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative	No Cumulative	No Cumulative
If write-down, full or partial	21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features No	21 22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
If temporary write-down, description of write-down mechanism Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No If yes, specify non-compliant features No/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 Exemption from subordination Exemption from subordination No No No No No No No No No No No No No No N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement - Sept 24, 2018 Pricing Supplement - Sept 23 18 Pricing Supplement - Sept 23 18 Pricing Supplement - Sept Supplement - Septes 180 NIP Final Terms - Series 180 NIP	21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) Exemption from subordination Exemption Exemption from subordination Exemption from Pari passu to Deposit Liabilities Exemption from Pari passu to Deposit Liabilities	21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N	21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
Type of subordination subordination subordination subordination subordination subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N	21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No N	21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
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	21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible No Exemption from	No Cumulative Non-convertible No No Exemption from	No Cumulative Non-convertible No No Exemption from
36 Non-compliant transitioned features No	21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible No Exemption from	No Cumulative Non-convertible No No Exemption from	No Cumulative Non-convertible No No Exemption from
36 Non-compliant transitioned features No	21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible No Exemption from subordination	No Cumulative Non-convertible No No Exemption from subordination	No Cumulative Non-convertible No No Exemption from subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 27 17 N/A NIP Prospectus - Sept 24, 2018 Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement - Sept 23 18 CAD Senior Term Sheet - Mar Final Terms - Series 189 NIP	21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit	No Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit	No Cumulative Non-convertible Non-convertible No Exemption from subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 27 17 Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement - Sept 23 18 Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement - Sept 28 18 CAD Senior Term Sheet - Mar Final Terms - Series 189 NIP	21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible Non-convertible Exemption from subordination Pari passu to Deposit Liabilities No	No Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	No Cumulative Non-convertible Non-convertible Exemption from subordination Pari passu to Deposit Liabilities
Supplement to Base Shelf Prospectus (if applicable) Supplement - Sept 23 18 Supplement - Sept 23 18 Pricing Supplement (if applicable) Pricing Supplement (if applicable) CAD Senior Term Sheet - Mar Final Terms - Series 189 NIP	21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible Non-convertible Exemption from subordination Pari passu to Deposit Liabilities No	No Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	No Cumulative Non-convertible Non-convertible Exemption from subordination Pari passu to Deposit Liabilities No
Pricing Supplement (it applicable)	21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A	No Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	No Cumulative Non-convertible Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,
	21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17	No Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A N/A	No Cumulative Non-convertible Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	L L L TIAC	L L L TIAC	L L L TIAC
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	VC10CC010012	000070401840	0000704014
2	private placement)	XS1966819812	06367WJM6	06367WJN4
			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			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	- Contraction	- Contraction	- Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD200	USD1,750	USD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 12	Original date of issuance	22-Mar-2019 Dated	26-Mar-2019 Dated	26-Mar-2019 Dated
13	Perpetual or dated 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
14	Optional call date, contingent call dates and redemption	N/A	19/7	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	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 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non convertible	INOTI COTIVET CIBIC
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 33	If write-down, full or partial If write-down, permanent or temporary			
- 55	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
<u> </u>		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

Main Fea	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not		
		included in regulatory	Included in TLAC not	Included in TLAC not
		capital	included in regulatory capital	included in regulatory capita
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
	private placement)	00307 WIVIQ3	A03CB0204308	A031110049011
		New York, Ontario and	New South Wales, Ontario	New South Wales, Ontario
3	Governing law(s) of the instrument	Canada	and Canada	and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/0
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
		N1/A	01/0	N1/A
9	as of most recent reporting date)	N/A USD1,000	N/A AUD300	N/A AUD450
	Par value of instrument	· · · · · · · · · · · · · · · · · · ·		
10	Accounting classification Original data of issuance	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Jun-2019	17-Jul-2019 Dated	17-Jul-2019
12 13	Perpetual or dated	Dated 28-Jun-2024		Dated
14	Original maturity date Issuer call subject to prior supervisory approval	N/A	17-Jul-2024 N/A	17-Jul-2024 N/A
14	Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15		N/A	N/A	N/A
15 16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IN/A	N/A	IN/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	2.500%	2.100%	3mBBSW + 100bps
19	Existence of a dividend stopper	No	No	No
- 13	Existence of a dividena stopper	110		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
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)			1
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
37			AUD Information	AUD Information
37				AUDIIIIOIIIIatioii
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	Memorandum - Jul 08 19	Memorandum - Jul 08 19
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus			Memorandum - Jul 08 19
37		USD Prospectus	Memorandum - Jul 08 19	
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)			Memorandum - Jul 08 19 N/A
37		USD Prospectus_ Supplement - Sept 23 18	Memorandum - Jul 08 19 N/A	N/A
37	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18 Pricing Suppl Series E USD	Memorandum - Jul 08 19 N/A Pricing Suppl Series 6 AUD	N/A Pricing Suppl Series 7 AUD
37		USD Prospectus_ Supplement - Sept 23 18	Memorandum - Jul 08 19 N/A	N/A

	tures Of Regulatory Capital Instruments s except as noted)	
		Included in TLAC not
		included in regulatory
		capital
1	Issuer	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368B5B08
	pecc p.dece.r.y	0.1000000000000000000000000000000000000
3	Governing law(s) of the instrument	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	
J u	instruments governed by foreign law)	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	
8	as of most recent reporting date)	N/A
9	Par value of instrument	CAD1,750
10 11	Accounting classification Original date of issuance	Liability - amortised cost 25-Jul-2019
12	Perpetual or dated	Dated
13	Original maturity date	29-Jul-2024
14	Issuer call subject to prior supervisory approval	N/A
	Optional call date, contingent call dates and redemption	
15	amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.280%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially If convertible, conversion rate	
26 27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No
31	If write-down, write-down trigger (s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-down mechanism	
		Exemption from
34a	Type of subordination	subordination
35	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A
	Pricing Supplement (if applicable)	CAD Senior Term Sheet

3 G 3 A 4 S 5 G 7 A 8 m 9 P 110 A 11 C 12 P 13 14 Is	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for rivate placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Armount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption mount	Included in TLAC not included in regulatory capital BMO XS1896593776 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	Dated
3	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for rivate placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of ne TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	capital BMO XS1896593776 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	regulatory capital BMO 06368BV62 laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
3	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for rivate placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of ne TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	BMO XS1896593776 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	BMO 06368BV62 laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
3 CO N N N N N N N N N N N N N N N N N N	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of ne TLAC Term Sheet is achieved (for other TLAC-eligible Instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in Instillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of ne TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in inillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	applicable therein Contractual N/A N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	therein Contractual N/A N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	applicable therein Contractual N/A N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	therein Contractual N/A N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
3a th th in:	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
3a th in:	ne TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
8 m P P 10 A A 11 C 12 P 13 A A A A A A A A A A A A A A A A A A	Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in iillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	N/A N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	N/A N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
4 5 6 7 A 8 m 9 P 10 A 11 C 12 P 13 14 Is	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
5 6 7 A A A B 9 P 10 A A 11 C 12 P 13 14 Is	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	N/A N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	N/A N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
6 7 A 8 m 9 P 10 A 11 C 12 P 13 14 Is	Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	N/A Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	N/A Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
8 m 9 P 10 A 11 C 12 P 13 14 Is	Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	Other TLAC instrument N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	Other TLAC instrument N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
8 mm 9 P 10 A 11 C 12 P 13 14 Is	Amount recognised in regulatory capital (Currency in illilions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	N/A CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
8 m 9 P 10 A 11 C 12 P 13 14 Is	nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
9 P 10 A 11 C 12 P 13 14 Is	Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	USD 30 Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	CAD 1.573 Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
10 A 11 C 12 P 13 14 Is	Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	Liability - fair value option 29-Oct-2018 Dated 29-Oct-2048 Yes	Liability - fair value option 17-Dec-2 Dated 17-Dec-2 Yes
11 C 12 P 13 14 Is	Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	29-Oct-2018 Dated 29-Oct-2048 Yes	17-Dec-2 Dated 17-Dec-2 Yes
12 P 13 14 Is	Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	Dated 29-Oct-2048 Yes	Dated 17-Dec-2 Yes
13 14 Is	Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	29-Oct-2048 Yes	17-Dec-2 Yes
14 Is	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	Yes	Yes
an	Optional call date, contingent call dates and redemption		
		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; J 17, 2022; December 17, 202 June 17, 2023; December 17, 202 2023; June 17, 2024
	Coupons/dividends	The state of the s	
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 Noncumulative or cumulative	No Compositativa	Yes
22 23 C	Convertible or non-convertible	Cumulative	Cumulative Non-convertible
24		Non-convertible	NI/A
25	If convertible, conversion trigger (s) 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
	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 m	nechanism		
34a Ty	ype of subordination	Exemption from subordination	Exemption from subordinatio
	Position in subordination hierarchy in liquidation (specify		
	strument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilitie
	Non-compliant transitioned features	No	No
	If yes, specify non-compliant features rospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A
	·	NIP Prospectus - Sep 24, 2018	N/A
Su	upplement to Base Shelf Prospectus (if applicable)	N/A	N/A

	s except as noted)		
		Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368BV70	06368BW20
		laws of Canada applicable	Province of Ontario and the laws
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	therein	Canada applicable therein
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment	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
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	outer 12 to mortalion	Carlot 12 to motivament
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	
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17-Dec-2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and redemption amount		
15		At Par on 17-Dec-19	At Par on 24-Dec-19
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	At Par on June 24, 2020; December 24, 2020; June 24, 2021; December 24, 2021; June 24, 2022; December 24, 2022; June 24, 2023
17	Coupons/dividends	Five d	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	3.10%-4.00%	Fixed 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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into		
		N/A	NI/A
30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110
32	If write-down, full or partial		
33	If write-down, permanent or temporary		
	If temporary write-down, description of write-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
	Cumplement to Doco Chalf December 15 and Park 12	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368BW38	06368BX60	06368B2C1
		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
	Means by which enforceability requirement of Section 13 of	.,	.,	
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAG Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD 30	USD 1.313	USD 2.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Jan-2019	30-Jan-2019	11-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Jan-2026	30-Jan-2022	11-Mar-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount			
15		At Par on 02-Jan-20	At Par on 30-Jan-20	At Par on 11-Mar-2020
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	At Par on September 11, 2020; March 11, 2021; September 11, 2021
	Coupons/dividends		, - , ,, -	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-5.00%	3.25%-4.00%	3.00%-4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
_	and the second s			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368BW38	Final Terms - CUSIP: 06368BX60	Final Terms - CUSIP: 06368B2C1

	ures Of Regulatory Capital Instruments except as noted)			
(\$ millions	except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
	Means by which enforceability requirement of Section 13 of	Canada applicable therein	Canada applicable triefelii	Canada applicable trieferi
3d	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Carlot 12 to monamon	Carlot 12 to moramon	Outer 12 to monament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.757	USD 0.55	CAD 0.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8-Mar-2019	15-Mar-2019	14-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Mar-2022	15-Mar-2023	14-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount			
15		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 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
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.75%	3.00%-4.00%	2.65%-3.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
		I WA	INA	I W/C
28	If convertible, specify instrument type convertible into			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	· ·	· · · -	···-
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism Transfer handing transfer	Francisco for 1 " "	Francisco for 1 " "	Francisco for the state of
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A
	Pricing Supplement (if applicable)			
	· · · · · · · · · · · · · · · · · · ·	Final Terms - CUSIP: 06368B2E7	Final Terms - CUSIP: 06368B2F4	Final Terms - CUSIP: 06368B2G2

	tures Of Regulatory Capital Instruments s except as noted)			
(φ	s except as noted,	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368B2J6	06368B2K3	06368B2W7
		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
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		l	
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4.0	CAD 10	USD 0.567
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
12	Perpetual or dated	Dated T1-Wai-2019	Dated 21-Wai-2019	Dated 29-Apr-2013
13	Original maturity date	11-Mar-2022	21-Mar-2030	29-Apr-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	l			
	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
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, 2028;	At Par on October 29, 2020; April 29, 2021; October 29, 2021
	Coupons/dividends		, , , , ,	-, - ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.90%-3.40%	3.00%-5.00%	2.65%-3.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	zzmz. zzz, mz. taucor y or opcional conversion	·		
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	No
	If write-down, write-down trigger (s)			
31				
32	If write-down, full or partial			
	If write-down, full or partial If write-down, permanent or temporary			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down			
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	·		·
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B2Y3	06368B2Z0	198432458
2	Countries Investo of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Сапада аррисаріе петені	Сапаца аррпсавіе петепі	Сапаца аррпсавіе пегеті
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	NI/A	NIA
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.361	CAD 2.05	EUR10.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Apr-2019	24-Apr-2019	25-Apr-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Apr-2022	24-Apr-2025	25-Apr-2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount			
15		At Par on 29-Apr-2020	At Par on 24-Apr-2020	At Par on 25-Apr-2029
16	Subsequent call dates, if applicable	At Par on October 29, 2020; April 29, 2021; October 29, 2021	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
10	Coupons/dividends	23, 2021, October 23, 2021	24, 2024, October 24, 2024	IN/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.85%-3.11%	2.80%	1.60%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Yes Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No No	No No
31	If write-down, write-down trigger (s)		· · · ·	· · · ·
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism	Francisco for the state of	Francisco for 1 22 22	Francisco for the state of
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	NIP Prospectus - Sep 24, 2018
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	NIP Prospectus Supplement - Feb 28, 2019
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B2Y3	Final Terms - CUSIP: 06368B2Z0	Final Terms - Series 191 NIP

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	194019769	06367WJC8	06367WKC6
		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
	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			
8 9	millions, as of most recent reporting date)	N/A USD 110.00	N/A USD 5.139	N/A
10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	USD 1.1 Liability - fair value option
11	Original date of issuance	15-Feb-2019	28-Mar-2019	30-Apr-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Feb-2049	28-Sep-2022	30-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount			
15		15-Feb-24	At par on 28-Sep-2019	At par on October-30-2019
16	Subsequent call dates, if applicable	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	At Par on 30th of each January, April, July and October of 2020, 2021, 2022, 2023, 2024, 2025
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 5.05% accrual rate	Fixed 3.00%-3.40%	Fixed 3.00%-4.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	ii convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Pari negu ta Panasit I !- L'III!	Pari popu to Deposit I !-! !!!!	Pari popu to Deposit Linkillida
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
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Series 188 NIP	Final Terms - CUSIP: 06367WJC8	Final Terms - CUSIP: 06367WKC6

Main Feat	tures Of Regulatory Capital Instruments				
	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BMO	BMO	BMO
2	private placement)	06367WKG7	06368B3A4	06368B3F3	06368B3M8
	,				
			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	therein	Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
30	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	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 10.00	1.685	0.5	USD .235
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Apr-2019		•	
12 13	Perpetual or dated Original maturity date	Dated 17-Apr-2031	Dated 7-May-2026	Dated 7-May-2025	Dated 8-May-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	approve				
	Optional call date, contingent call dates and redemption				
	amount				
15		At par on 17-Apr-2020	At Par on 7-May-2020	At Par on 7-May-2020	At Par on 8-May-2020
13		At par 611 17-Apr-2020	At 1 al on 1-iviay-2020	At 1 ai 011 1-iviay-2020	At 1 at 011 0-1viay-2020
			At Par on November 07, 2020; May 07, 2021; November 07, 2021; May		
		At Par on 17th of each January,	07, 2021, November 07, 2021, May 07, 2022; November 07, 2022; May		
		April, July and October	07, 2023; November 07, 2023; May		At Par on November 08, 2020; May
		commencing on January 17th 2021	07, 2024; November 07, 2024; May		08, 2021; November 08, 2021; May
16	Subsequent call dates, if applicable	to January 17th 2031	07, 2025; November 07, 2025	2024; November 07, 2024	08, 2022; November 08, 2022
		to duridary 17th 2001	01, 2020, 11010111201 01, 2020	2024, 14040111001 07, 2024	00, 2022, 14040111001 00, 2022
17	Coupons/dividends	,			
17 18		Fixed 3.10%-5.50%	Fixed 2.55%-3.00%	Fixed	Fixed 2.65%-3.50%
	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 3.10%-5.50% No	Fixed 2.55%-3.00% No	Fixed 2.60% No	Fixed 2.65%-3.50% No
18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 3.10%-5.50% No Mandatory	Fixed 2.55%-3.00% No Mandatory	Fixed 2.60% No Mandatory	Fixed 2.65%-3.50% No Mandatory
18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 3.10%-5.50% No Mandatory Yes	Fixed 2.55%-3.00% No Mandatory Yes	Fixed 2.60% No Mandatory No	Fixed 2.65%-3.50% No Mandatory Yes
18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 3.10%-5.50% No Mandatory Yes Cumulative	Fixed 2.55%-3.00% No Mandatory Yes Cumulative	Fixed 2.60% No Mandatory No Cumulative	Fixed 2.65%-3.50% No Mandatory Yes Cumulative
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 3.10%-5.50% No Mandatory Yes	Fixed 2.55%-3.00% No Mandatory Yes	Fixed 2.60% No Mandatory No	Fixed 2.65%-3.50% No Mandatory Yes
18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible	Fixed 2.60% No Mandatory No Cumulative Non-convertible	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 3.10%-5.50% 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	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 3.10%-5.50% 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	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 3.10%-5.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down Type of 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 3.10%-5.50% 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 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down Type of 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 3.10%-5.50% 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 USD Prospectus Supplement - Sep 23	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.65%-3.50% 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
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, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.10%-5.50% 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 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 3.10%-5.50% 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 USD Prospectus Supplement - Sep 23	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.65%-3.50% 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
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, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.10%-5.50% 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 USD Prospectus Supplement - Sep 23	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.65%-3.50% 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

	tures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	050500015	050500010	0.50.500.00
2	private placement)	06368B3N6	06368B3U0	06368B3R7
		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
	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			
<u>8</u> 9	millions, as of most recent reporting date)	N/A USD .165	N/A 0.9	N/A 25
10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-May-2019	15-May-2019	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-May-2023	15-May-2024	9-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption			
	amount			
15		At Par on 9-May-2020	At Par on 15-May-2020	At Par on 9-May-2020
			At Par on November 15, 2020; May 15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May	
16	Subsequent call dates, if applicable	09, 2022; November 09, 2022	15, 2023; November 15, 2023	09, 2025; November 09, 2025
	Coupons/dividends			
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.85%-3.50%	Fixed 2.50%-3.00%	Fixed
18 19	Existence of a dividend stopper	No	No	2.65%-3.50% No
	Existence of a dividena stopper	7.10		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative	Cumulative
23 24	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20	If convertible specificing transport transport to the state of the sta			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1 _	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
31	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Suppliement to base silen Prospectus (if applicable)	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B3N6	Final Terms - CUSIP: 06368B3U0	Final Terms - CUSIP: 06368B3R7

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368B3W6	06368B4D7	06368B3W6
		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
	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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	2.5 Liability - fair value option	1.8 Liability - fair value option	0.3 Liability - fair value option
11	Original date of issuance	23-May-2019	12-Jun-2019	17-Jun-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-May-2025	12-Jun-2040	17-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Outlined collision and collision and collision at			
	Optional call date, contingent call dates and redemption amount			
	amount			
15		At Par on 23-May-2020	At Par on 12-Jun-2020	At Par on 17-Jun-2020
		At Par on November 23, 2020; May		At Par on December 17, 2020;
		23, 2021; November 23, 2021; May		June 17, 2021; December 17,
			At Par on December 12th and June	
		23, 2023; November 23, 2023; May		17, 2022; June 17, 2023;
16	Subsequent call dates, if applicable	23, 2024; November 23, 2024	and ending December 12 2039	December 17, 2023
47	Coupons/dividends	Fixed	Fixed	Ethan d
1/	Fixed or floating dividend/coupon			IFIXED
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	2.60%-4.00%	3.45%	Fixed 2.38%
			3.45% No	
18	Coupon rate and any related index	2.60%-4.00%		2.38%
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.60%-4.00% No Mandatory	No Mandatory	2.38% 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	2.60%-4.00% No Mandatory Yes	No Mandatory No	2.38% No Mandatory No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.60%-4.00% No Mandatory Yes Cumulative	No Mandatory No Cumulative	2.38% No Mandatory No Cumulative
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	2.60%-4.00% No Mandatory Yes	No Mandatory No	2.38% No Mandatory No
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	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	2.38% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A	2.38% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.38% No Mandatory No 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	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.38% No Mandatory No 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	2.38% No Mandatory No Cumulative Non-convertible N/A 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.38% No Mandatory No 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 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.60%-4.00% 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.60%-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2.60%-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.60%-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.60%-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.60%-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.60%-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.60%-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments s except as noted)			
(Ç	cxccpt as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368B4L9	06368B5C8	06367WMG5
	 	Description of Outside and the laws of	Description of Options and the Learn of	Describera of Ontaria and the Javan of
3	Coverning 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
3	Governing law(s) of the instrument	Cariada applicable triefelli	Cariada applicable triereiri	Cariada applicable triefelli
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.366	1.55	USD 1.075
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Jun-2019	23-Jul-2019	28-Jun-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Jun-2024	23-Jul-2022	28-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	At Par on 23-Jul-2020	At par on 28-Jun-2020
				At Par on June 28 and December 28 of each year commencing
16	Subsequent call dates, if applicable Coupons/dividends	N/A	At Par on January 23, 2021; July 23, 2021; January 23, 2022	December 28 2020 and ending December 28 2023
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3 month Cdor + 0.44%	2.29%	2.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21			No	
	Existence of a step up or other incentive to redeem	No		No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A USD Prospectus Supplement - Sep 23
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	0.505	0.505	0.50.571.441.55
2	private placement)	06367WLM3	06367WND1	06367WNF6
		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
	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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 10.00 Liability - fair value option	USD 3.00 Liability - fair value option	USD 10.00 Liability - fair value option
11	Original date of issuance	24-Jun-2019	25-Jul-2019	29-Jul-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Dec-2026	25-Jul-2029	29-Jul-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption			
	amount			
45		At not on 24 him 2020	At not on 25 Oct 2010	At not on 20 Jan 2020
15		At par on 24-Jun-2020	At par on 25-Oct-2019	At par on 29-Jan-2020
		At Par on June 24 and December	At Par on 25th day of each	
		24 of each year commencing December 24 2020 and ending	January, April, July and October, commencing January 25, 2020 and	At Par on January 29 and July 29
16				To each year, commencing July 23,
	Subsequent call dates, if applicable	June 24 2026	ending April 25th 2029	
	Subsequent call dates, if applicable Coupons/dividends	June 24 2026	ending April 25th 2029	2020 and ending January 29, 2031
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	2020 and ending January 29, 2031 Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.00%	Fixed 3.00%	2020 and ending January 29, 2031 Fixed 3.18%
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	2020 and ending January 29, 2031 Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 3.00% No	Fixed 3.00% No	2020 and ending January 29, 2031 Fixed 3.18%
17 18	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%	Fixed 3.00%	2020 and ending January 29, 2031 Fixed 3.18%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 3.00% No Mandatory	Fixed 3.00% No Mandatory	2020 and ending January 29, 2031 Fixed 3.18% 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 Noncumulative or cumulative Convertible or non-convertible	Fixed 3.00% No Mandatory No Cumulative Non-convertible	Fixed 3.00% No Mandatory No	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible 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 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	Fixed 3.00% No Mandatory No Cumulative No-Convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 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% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.00% No Mandatory No Cumulative Nor-convertible Nr/A Nr/A Nr/A Nr/A Nr/A No Exemption from subordination Pari pasu to Deposit Liabilities No Nr/A No USD Prospectus Supplement - Sep 23 18	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A USD Prospectus Supplement - Sep 23 18	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A USD Prospectus Supplement - Sep 23.18
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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.00% No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A USD Prospectus Supplement - Sep 23	Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep 23	2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep 23

1ain Fea	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	BIVIO	BIVIO
2	private placement)	06367WNG4	06367WML4
		Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein
_	Means by which enforceability requirement of Section 13 of		
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
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 30.00	USD 4.369
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Jul-2019	
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25-Jul-2031	31-Jul-202
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and redemption amount		
15		At par on 25-Jan-2020	At par on 31-Jul-2020
16	Subsequent call dates, if applicable	At Par on January 25 and July 25 of each year, commencing July 25, 2020 and ending January 25, 2031	At Par on Each January 31, April 30, July 31 and October 31, commencing on July 31, 2020 an ending 30 April 2024
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	2.80-3.55%	2.25%-3.00%
19	Existence of a dividend stopper	No	No
			
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory Yes	Mandatory 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 If temporary write-down, description of write-down		
34	mechanism		
34a	Type of subordination	Exemption from subordination	Exemption from subordination
3+u		Exemption from outportunation	Exemplion from outportunation
25	Position in subordination hierarchy in liquidation (specify	Pari pagu ta Dancait Liahilitia	Pori popu to Donasit Liabiliti
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A
31	Prospectus / Base Shelf Prospectus / Short Form Prospectus	IVI	1971
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18
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