mi	lions except as noted)		,	Included in both regulatory	Included in both regulatory
		capital and TLAC Common Shares	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
		Common shares	Series 25	Series 26	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) Governing law(s) of the instrument	063671101 Canadian Federal and applicable Provincial laws	063679203 Canadian Federal and applicable Provincial laws	063679302 Canadian Federal and applicable Provincial laws	063679401 Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Common Equity Tier 1 Eligible	Additional Tier 1 Ineligible	Additional Tier 1 Ineligible	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo Common Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
	Instrument type (types to be specified by each jurisdiction)				
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	12,970	236	54	500
	Par value of instrument Accounting classification	N/A Shareholders' Equity	236 Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	Various	11-Mar-2011	25-Aug-2016	23-Apr-2014
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
13	Organia mutanty dute	Notificanty	Nuturity	Naturity	Naturey
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A N/A	Yes 25-Aug-2021 Redemable at Par. No contingent call	Yes 25-Aug-2021 Redemable at Par. No contingent call	Yes 25-May 2019 Redemable a 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
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Convertible
					Institutions publicly announces that the Bank has been advised, in writi that the Superintendent of Financia institutions is of the opinion that the Bank has ceased, or is about to cet 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 agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial
25	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NVC trigger event
26	If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement for further details.
_		N/A	N/A N/A	N/A N/A	Mandatory Common Shares
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	117/75	N/A	Bank of Montreal
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A	***	No
28 29 30	If convertible, specify instrument type convertible into		N/A No N/A	No N/A	N/A
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	N/A No N/A N/A	No N/A N/A	N/A N/A	N/A
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)	N/A No N/A	No N/A	N/A	
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	N/A No N/A N/A N/A N/A N/A N/A N/A N/A N/A Preferred Shares No	No N/A N/A N/A N/A N/A Subordinated Debt Yes	N/A N/A N/A N/A N/A Subordinated Debt	N/A N/A N/A Subordinated Debt
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)	N/A No N/A N/A N/A N/A N/A N/A Preferred Shares	No N/A N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant Short Form Base Shelf	N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant Short Form Base Shelf	N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf
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) Non-compliant transitioned features If yes, specify non-compliant features	N/A No N/A N/A N/A N/A N/A N/A N/A N/A N/A Preferred Shares No	No N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant Short Form Base Shelf Prospectus - Jan 11 10	N/A N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant	N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14

⁽³⁾ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
		Series 29	Series 31	Series 33	Series 35
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679609	063679807	06367X200	06367X408
	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
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules	N/A Additional Tier 1	N/A Additional Tier 1	N/A Additional Tier 1	N/A Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	300	200	150
	Par value of instrument Accounting classification	400 Shareholders' Equity	300 Shareholders' Equity	200 Shareholders' Equity	150 Shareholders' Equity
11	Original date of issuance	06-Jun-2014	30-Jul-2014	05-Jun-2015	29-Jul-2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 25-Aug-2019 Redemable at	Yes 25-Nov-2019 Redemable at	Yes 25-Aug-2020 Redemable at	Yes Redemable at a premium
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	from 25-Aug-2020 to 24-A 2024. On or after 25-Aug- 2024 redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	N/A
17	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%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative Convertible	Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers: (a) the Superintendent of Financial	Convertible NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	Convertible NVCC Triggers: (a) the Superintendent of Financia
		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 circumstance 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	Institutions is of the opinion that the Bank has casea, 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 [0] a federal or provincial government in Canada publicly	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	Institutions is of the opinion that I Bank has ceased, or is about to ce to be viable and that, after the conversion of all contingent instruments and taking into account that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will brestored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has
		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 agent or agent of without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivisio agent or agency thereof without which the Bank would have been determined by the Superintenden
	If convertible, fully or partially	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subcidivision 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	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial will fully convert into common shares upon NVC trigger event
26	If convertible, conversion rate	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agent or agent or agent or agent or agent or the total which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial without the superintendent for the superintendent financial superintendent for superin
26		accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agent or agent or agent or agent or agent or the total which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial without the superintendent of the superin
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	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agent or agent or agent or agent or agent or the total which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial William for the superintendent Financial Institutions to be non-vial William for the superintendent Financial Institutions to be non-vial William for the superintendent Financial Institutions to be non-vial William for the superintendent Financial Institutions to be non-vial William for the superintendent Financial Institutions to be non-vial William for the superintendent Financial Institutions to be non-vial William for the superintendent Financial Institutions to be non-vial William for the superintendent Financial Institutions to be non-vial William for the superintendent for the superintendent Financial F
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)	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent whould have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial Will fully convert into common shares upon NVC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to tiquotient 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	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent o	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial without the superintendent Financial Institutions to be non-vial wi
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	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent o	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial without the superintendent financial Institutions to be non-vial trigger event. Will fully convert into common shares upon NVC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Shart 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
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, 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)	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent o	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial without the superintendent of the superin
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent o	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non-vial without the superintendent of the superin
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or 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, 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)	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agent or agent or office of the whole which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintenden Financial Institutions to be non-visional formation of the superintenden Financial Institutions to be non-visional formation of the superintenden Financial Institutions to be non-visional formation of the superintenden Financial Institutions to be non-visional formation of the superintendent of the superintendent formation of the superintendent for the superintendent

⁽³⁾ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

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

⁽³⁾ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

_	ions 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
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and applicable Provincial laws	06368B108 Canadian Federal and applicable Provincial laws	06368B5P9 State of New York, the Province of Ontario and the laws of Canada	063671BD2 Canadian Federal and applicable Provincial laws
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
耳	Regulatory treatment			A 1 1000 A 1000 A	=: 0
	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
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Additional Tier 1 Capital	Group and Solo Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	350	Notes 658	145
	Par value of instrument	400	350	USD 500	150
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Liability - amortized cost
	Original date of issuance	17-Sep-2018	17-Apr-2019	30-Jul-2019	15-Dec-1995
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Dated \$25MM of total par amou
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	matures on Dec 15th 202 2028, 2031, 2034, 2037 a 2040 Yes
	Optional call date, contingent call dates and redemption amount	Redemable on or after 25- November-2023 at Par. No contingent call dates.	Redemable on or after 25- May-2024 at Par. No contingent call dates.	Redeemable on or after 25- Aug-2024 at Par. No contingent call dates.	Redemable on or after 15 Dec-2000 in the market, be 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%
19	Existence of a dividend stopper	No	No	Yes	N/A
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Mandatory No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Cumulative Non-Convertible
		the Bank has been advised, in writing, that the Superindendent of 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; to the grant of the provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	the Bank has been advised, in writing that the Superintendent of Financial Institutions is of the opinion that the Bank has casead, 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 [0] 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	conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	
		government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent 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 non-viable.	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	
	If convertible, fully or partially	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	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	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event	N/A
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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	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. Mandatory Common Shares Bank of Montreal	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-wiable. 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	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	N/A N/A N/A N/A
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible 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-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 polltical subdivision or agent or agenvy thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-wiable. 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	sovernment or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	N/A N/A N/A
26 27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	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. Mandatory Common Shares Bank of Montreal NO N/A	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-wiable. 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	sovernment or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	N/A N/A N/A N/A N/A N/A N/A
26 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)	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. Mandatory Common Shares Bank of Montreal No N/A	government or polltical subdivision or agent or agenvy thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-wiable. 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	sovernment or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A	N/A N/A N/A 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 issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	government or 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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	government or pollitical subdivision or agent or agenvy thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-wiable. 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 Subordinated Debt	sovernment or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	N/A
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or 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 If yes, specify non-compliant features	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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A	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-wiable. 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 Subordinated Debt No N/A N/A	sovernment or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	N/A
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 senior to instrument) Non-compliant transitioned features	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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A NO Subordinated Debt No N/A No Short Form Base Shelf Prospectus - May 23, 18	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-wiable. 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 Subordinated Debt No	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No 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.

1	lions 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
		Series H Medium-Term Notes - Second Tranche	- First Tranche	Series I Medium-Term Notes - Second Tranche	3.803% Subordinated Note due 2032
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
		Same of Monte Car	Sum of montreal	Sun of montes	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06369ZBT0	06369ZCC64	06369ZCD4	US06368BGS16
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the laws of Canada
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Reaulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
6	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	983	1,230	820	1,646
	date) Par value of instrument	1,000	1,250	850	USD 1,250
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
12	Original date of issuance Perpetual or dated	08-Dec-2015 Dated	31-May-2016 Dated	31-May-2017 Dated	12-Dec-2017 Dated
13	Original maturity date	08-Dec-2025	01-Jun-2026	01-Jun-2027	15-Dec-2032
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 08-Dec-2020 Redeemable at	Yes 01-Jun-2021 Redeemable at	Yes 01-Jun-2022 Redeemable at	Yes 15-Dec-2027 Redeemable a
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed until Dec 8, 2020	Fixed until Jun 1, 2021	Fixed until Jun 1, 2022	Fixed
18	Coupon rate and any related index	3.34%	3.32%	2.57%	3.803%
19	Existence of a dividend stopper	N/A	N/A	N/A	N/A
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
		announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has cessed, or is about to cease, to be visible 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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	conversion of the Notes and all other	announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	announces that the Bank has been davised, in writing, that the Superintendent is of the opinion the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all oth 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 (t) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial or agent or agency thereof without which the Bank would have been determined by the Superintendent be non-viable.
	If convertible, fully or partially If convertible, conversion rate	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	Will fully convert into common shares upon NVCt 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
27 28 29 30 31 32 33 34 34 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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.	common shares upon NVC 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 further details. Mandatory Common Shares Bank of Montreal No 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, write-down trigger(s) If write-down, upermanent 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 (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	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	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	common shares upon NVC trigger event Upon the occurrence of an 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 Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No

⁽³⁾ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

1222	n Features Of Regulatory Capital Instruments		
	n reatures of Regulatory Capital Instruments	Destrois Co. C.	harbata (C. F. 19
L		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		4.338% Subordinated Notes due 2028	Series J Medium-Term Notes - First Tranche
		uue 2028	Notes - First Tranche
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	US06368BQ686	06369ZCE2 Canadian Federal and
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the	applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	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	1,180	991
9	date) Par value of instrument	USD 850	1,000
	Accounting classification	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	05-Oct-2018	16-Sep-2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	05-Oct-2028	17-Sep-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and redemption amount	05-Oct-2023 Redeemable at	17-Sep-2024 Redeemable at
		Par. No contingent call dates.	Par. No contingent call dates.
16	Subsequent call dates, if applicable Coupons / dividends	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed until Sept 17, 2024
18	Coupon rate and any related index	4.338%	2.88%
19	Existence of a dividend stopper	N/A	N/A
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory No
	Noncumulative or cumulative	Convertible	Convertible
23	Convertible or non-convertible (1) If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been
		advised, in writing, that the Superintendent is of the opinion that	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	the Bank has ceased, or is about to cease, to be viable and that, after the
		conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the
		Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that
		are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely
		that the viability of the Bank will be restored or maintained; or	that the viability of the Bank will be restored or maintained; or
		(b) a federal or provincial government in Canada publicly	(b) a federal or provincial government in Canada publicly
		announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision	government or any provincial government or political subdivision
		or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been
		determined by the Superintendent to	
		be non-viable.	
		be non-viable.	determined by the Superintendent to be non-viable.
1		be non-viable.	
<u> </u>			
25	If convertible, fully or partially	Will fully convert into	be non-viable. Will fully convert into
25	If convertible, fully or partially		be non-viable.
	If convertible, fully or partially If convertible, conversion rate	Will fully convert into common shares upon NVCC	be non-viable. Will fully convert into common shares upon NVCC
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the	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
		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	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
		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.	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.
		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	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
		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	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
		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	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
26	If convertible, conversion rate If convertible, mandatory or optional conversion	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No
26 27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each on NVCC trigger event, each occurrence 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	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
26 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 convertis into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A N/A
26 27 28 29 30 31 32 33 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 convertis into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	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
277 288 299 30 311 322 333 343 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	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	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
277 288 299 30 311 322 333 343 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	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	be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt
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, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No	be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No 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, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No	be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt
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, 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	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 Short Form Base Shelf
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A USD Prospectus - Apr 27 17	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 Senior Debt No N/A Short Form Base Shelf Prospectus - May 23, 18
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, 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	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 Short Form Base Shelf Prospectus - May 23, 18 Prospectus - Series J

⁽³⁾ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

LV III III III	to a Of Barrier Control of the Contr										
	stures Of Regulatory Capital Instruments sexcept as noted)										
(\$ IIIIIIII ¢)	s except as noted)		Included in TLAC not	Included in TLAC not	Included in TLAC not		Included in TLAC not	Included in TLAC not	Included in TLAC not	Included in TLAC not	Included in TLAC not
		Included in TLAC not	included in regulatory	included in regulatory	included in regulatory	Included in TLAC not	included in regulatory	included in regulatory	included in regulatory	included in regulatory	included in regulatory
		included in regulatory capital	- '	capital	capital	included in regulatory capital	· ,	capital	capital	capital	capital
		included in regulatory capital	Capital	Capital	сарісаі	included in regulatory capital	Capitai	Capitai	Capitai	Capitai	Capitai
		Bank of Montreal (Toronto									
1	Issuer	Branch)	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for										
2	private placement)	192371856	06367WHA4	06367WHA4	06367WHH9	CA06368B2H05	XS1965537035	XS1966819812	06367WJM6	06367WJN4	06367WMQ3
			New York, Ontario and	New York, Ontario and	New York, Ontario and				New York, Ontario and	New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada	Canada	Ontario and Canada	Ontario and Canada	Ontario and Canada	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	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment										
4	Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	· '	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in millions,		21/2		J.,,	.	.		21/2	11/4	
8	as of most recent reporting date)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	Par value of instrument	USD60	USD417	USD103	USD1,750	CAD2,000	EUR300	USD200	USD1,750	USD500	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	19-Dec-2018	29-Jan-2019	5-Feb-2019	5-Feb-2019	6-Mar-2019	22-Mar-2019	22-Mar-2019	26-Mar-2019	26-Mar-2019	28-Jun-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-2023	22-Jan-2021	22-Jan-2021	5-Feb-2024	6-Mar-2024	21-Mar-2021	22-Mar-2024	26-Mar-2022	26-Mar-2022	28-Jun-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	Optional call date, contingent call dates and redemption	21/2		21.72	21/2	21/2	A1 / A	A1 / A	A1 /A	A1 / A	A1 / A
15	amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	Coupons/dividends Fixed or floating dividend/coupon	er	et	et	Et al	et al	et	et al	et a d	Florities.	et al
17		Fixed 3.8485%	Floating	Floating	Fixed	Fixed	Floating	Fixed	Fixed	Floating	Fixed
18 19	Coupon rate and any related index	3.8485% No	3m\$L + 40bps No	3m\$L + 40bps No	3.300% No	2.850% No	3mEuribor + 55bps No	3.238% No	2.900% No	3m\$L + 57bps	2.500% No
19	Existence of a dividend stopper	NO	INU	INU	INO	NO	INU	INU	INO	INU	INU
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No
	Existence of a step up of other incentive to redeem				INO						
	Noncumulative or cumulative	Cumulative	-		Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative	Cumulative	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative
22 23	Convertible or non-convertible	Cumulative Non-convertible	-		Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	
22 23 24	Convertible or non-convertible If convertible, conversion trigger (s)		Cumulative	Cumulative							Cumulative
22 23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially		Cumulative	Cumulative							Cumulative
22 23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate		Cumulative	Cumulative							Cumulative
22 23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially		Cumulative	Cumulative							Cumulative
22 23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion		Cumulative	Cumulative							Cumulative
22 23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate		Cumulative	Cumulative							Cumulative
22 23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible	Cumulative	Cumulative							Cumulative
22 23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible	Cumulative	Cumulative							Cumulative
22 23 24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
22 23 24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Non-convertible No	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible No	Non-convertible No	Non-convertible No	Non-convertible No	Non-convertible No	Non-convertible No	Cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible No No Exemption from	Cumulative Non-convertible No No Exemption from	Cumulative Non-convertible Non-convertible No Exemption from	Non-convertible No No Exemption from	Non-convertible No No Exemption from	Non-convertible No No Exemption from	Non-convertible No Exemption from	Non-convertible No No Exemption from	Non-convertible No Exemption from	Cumulative Non-convertible No No Exemption from
22 23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible No No Exemption from	Cumulative Non-convertible No No Exemption from	Cumulative Non-convertible Non-convertible No Exemption from	Non-convertible No No Exemption from	Non-convertible No No Exemption from	Non-convertible No No Exemption from	Non-convertible No Exemption from	Non-convertible No No Exemption from	Non-convertible No Exemption from	Cumulative Non-convertible No No Exemption from
22 23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible No No Exemption from subordination	Cumulative Non-convertible No No Exemption from subordination	Cumulative Non-convertible Non-convertible No Exemption from subordination	Non-convertible No No Exemption from subordination	Non-convertible No Exemption from subordination	Non-convertible No No Exemption from subordination	Non-convertible No Exemption from subordination	Non-convertible No Exemption from subordination	Non-convertible No No Exemption from subordination	Cumulative Non-convertible No No Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Cumulative Non-convertible Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Cumulative Non-convertible Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Cumulative Non-convertible Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus — Sept 24,	No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Cumulative Non-convertible Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Cumulative Non-convertible Non-convertible No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A
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22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	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	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus — Sept 24, 2018	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	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	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Non-convertible No Rexemption from subordination Pari passu to Deposit Liabilities No N/A N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement – Dec 06, 2018	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	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	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	Non-convertible No Rexemption from subordination Pari passu to Deposit Liabilities No N/A N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement – Feb 28, 2019	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement – Feb 28, 2019	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	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	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement	Cumulative Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	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	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A N/A	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	Non-convertible No No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	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

Main Fact	Of Barriatan Carital Instruments								
	tures Of Regulatory Capital Instruments s except as noted)								
(Ş IIIIIIII Ç)	s except as noted)			Included in TLAC not	Included in TLAC not		Included in TLAC not	Included in TLAC not	
		Included in TLAC not	Included in TLAC not	included in regulatory	included in regulatory	Included in TLAC not	included in regulatory	included in regulatory	Included in TLAC not
					capital	included in regulatory capital		capital	included in regulatory capit
		meradea m regulator y capital	moraded in regulatory expital	capital	capital	moraded in regulatory capital	capital	copital	meradea in regulatory capita
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for								
2	private placement)	AU3CB0264968	AU3FN0049011	CA06368B5B08	US06367WQD82	XS2053390600	US06367WRC90	XS2063363662	XS2068976195
		New South Wales, Ontario	New South Wales, Ontario		New York, Ontario and		New York, Ontario and		
3	Governing law(s) of the instrument	and Canada	and Canada	Ontario and Canada	Canada	Ontario and Canada	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of	and Canada	and Canada	Ontario ana Canada	Canada	Critario ana Canada	Canada	Ontario ana Canada	Ontario ana Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible								
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment								
4	Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	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		·		N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	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	N/A		N/A	N/A	N/A
9	Par value of instrument	AUD300	AUD450	CAD1,750	USD500		USD500	EUR300	USD100
10 11	Accounting classification Original date of issuance	Liability - amortised cost 17-Jul-2019	Liability - amortised cost 17-Jul-2019	Liability - amortised cost 25-Jul-2019	Liability - amortised cost 10-Sep-2019	Liability - amortised cost 18-Sep-2019	Liability - amortised cost 21-Oct-2019	Liability - amortised cost 11-Oct-2019	Liability - amortised cost 23-Oct-2019
11	Perpetual or dated	17-Jul-2019 Dated	17-Jul-2019 Dated	Dated	•		21-0ct-2019 Dated	Dated	23-Oct-2019 Dated
13	Original maturity date	17-Jul-2024	17-Jul-2024	29-Jul-2024	10-Sep-2021	18-Dec-2024	1-Nov-2022	11-Oct-2021	23-Oct-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption				.,,		.4		
15	amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A		N/A	N/A	N/A
	Coupons/dividends								
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Floating	Fixed	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.100%	3mBBSW + 100bps	2.280%	3m\$L + 40bps		2.0500%	3mEuribor + 70bps	2.3000%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory		Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Constant	No .	No	No Constant	No .	No .	No .	No .
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially								
26	If convertible, conversion rate								
27	If convertible, mandatory or optional conversion								
	, ,								
28	If convertible, specify instrument type convertible into								
20									
29	If convertible, specify issuer of instrument it converts into								
30	Write-down feature	No	No	No	No	No	No	No	No
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No	No	No	No	No	No
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No	No	No	No	No	No	No	No
30 31	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No	No	No	No	No	No	No	No
30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No	No	No	No	No	No	No	No
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary								
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from	Exemption from	Exemption from	Exemption from	Exemption from	Exemption from	Exemption from	Exemption from
30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down								
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30 31 32 33 34 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit	Exemption from subordination	Exemption from subordination Pari passu to Deposit
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34 34a	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities
30 31 32 33 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A
30 31 32 33 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,
30 31 32 33 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A
30 31 32 33 34 34 34a 35 36 37	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information Memorandum - Jul 08 19	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information Memorandum - Jul 08 19	Exemption from subordination Pari passu to Deposit Liabilities No N/A N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,
30 31 32 33 34 34 34a 35 36 37	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,
30 31 32 33 34 34 34a 35 36 37	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information Memorandum - Jul 08 19	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information Memorandum - Jul 08 19	Exemption from subordination Pari passu to Deposit Liabilities No N/A N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –
30 31 32 33 34 34 34a 35 36 37	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information Memorandum - Jul 08 19 N/A Pricing Suppl Series 6 AUD	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information Memorandum - Jul 08 19 N/A Pricing Suppl Series 7 AUD	Exemption from subordination Pari passu to Deposit Liabilities No N/A N/A N/A CAD Senior Term Sheet - Jul	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement - Sept 23 18 Pricing Suppl Series E USD	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement – Jul 11, 2019	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement - Sept 23 18 Pricing Suppl Series E USD	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement – Jul 11, 2019	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement – Jul 11, 2019
30 31 32 33 34 34 34a 35 36 37	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information Memorandum - Jul 08 19	Exemption from subordination Pari passu to Deposit Liabilities No N/A AUD Information Memorandum - Jul 08 19	Exemption from subordination Pari passu to Deposit Liabilities No N/A N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement - Sept 23 18	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus Supplement - Sept 23 18	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018 NIP Prospectus Supplement –

Main Feat	ures Of Regulatory Capital Instruments										
	except as noted)										
l			Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	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	regulatory capital	regulatory capital	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	вмо	вмо	вмо	вмо	ВМО	вмо	BMO	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	06368BV62	063600170	06368BW20	06368BW38	06368BX60	003000304	06368B2E7	06368B2F4	06368B2G2	06368B2J6
	private placement)	U6368BV62	06368BV70	06368BW20	U6368BW38	06368BX60	06368B2C1	06368B2E7	06368B2F4	06368B2G2	U6368B2J6
l .		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13 of										
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible										
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment						ļ.,,,				
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A			N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo		N/A			N/A	N/A	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	Par value of instrument	1.573	9	0.5		USD 1.313	USD 2.00	USD 1.757	USD 0.55		1 USD 4.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	17-Dec-2018 Dated	17-Dec-2018 Dated	24-Dec-2018 Dated	2-Jan-2019 Dated	30-Jan-2019 Dated	11-Mar-2019 Dated	8-Mar-2019 Dated	Dated 15-Mar-2019	Dated 14-Mar-201	9 11-Mar-2019 Dated
13	Original maturity date	17-Dec-2024	17-Dec-2024	24-Dec-2023	2-Jan-2026	30-Jan-2022	11-Mar-2022	2 8-Mar-2022	15-Mar-2023	3 14-Mar-202	5 11-Mar-2022
14	Issuer call subject to prior supervisory approval	Yes Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At Par on 17-Dec-19	At Par on 17-Dec-19	At Par on 24-Dec-19	At Par on 02-Jan-20	At Par on 30-Jan-20	At Par on 11-Mar-2020	At Par on 08-Mar-2020	At Par on 15-Mar-2020	At Par on 14-Mar-2020	At Par on 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	At Par on June 17, 2020: December 17, 2020; June 17, 2021; December 17, 2021; June 17, 7, 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, 2022; June 17, 2023; December 17, 2023; June 17, 2024; July 02,	At Par on July 30, 2020; January 30, 2021; July 30, 2021	At Par on September 11, 2020; March 11, 2021; September 11, 2021	At Par on September 08, 2020; March 08, 2021; September 08, 2021	At Par on September 15, 2020; March 15, 2021; September 15, 2021; March 15, 2022; September 15, 2022	At Par on September 14, 2020; March 14, 2021; September 14, 2021; March 14, 2022; September 14, 2023; September 14, 2023; September 14, 2023; March 14, 2024; September 14, 2024	At Par on September 11, 2020; March 11, 2021; September 11, 2021
16	Coupons/dividends	2023, Julie 17, 2024	2023, Julie 17, 2024	Julie 24, 2023	2025	2021, July 30, 2021	2021	2021	15, 2022	2024, September 14, 2024	2021
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.25%-5.00%	3.10%-4.00%	3.15%-4.00%	3.00%-5.00%	3.25%-4.00%	3.00%-4.00%	3.00%-3.75%	3.00%-4.00%	2.65%-3.30%	2.90%-3.40%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
							l.,			L	L
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A			N/A	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially		N/A			N/A	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
									1		
28	If convertible, specify instrument type convertible into	-	-								+
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Write-down feature		No		No	No	No	No	No	No	No
31	If write-down, write-down trigger (s)										
32	If write-down, full or partial								ļ		
33	If write-down, permanent or temporary	-						-	1	1	+
34	If temporary write-down, description of write-down mechanism								1		
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
			, , , , , , , , , , , , , , , , , , , ,								
	Position in subordination hierarchy in liquidation (specify								1		
		Pari pasu to Deposit Liabilities			Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No			No	No	No	No	No	No
37	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
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\longmapsto	,	IWA	IVA	IVA	IVA	IV/A	IVA	INV	INA	INA	IN/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368BV62	Final Terms - CUSIP: 06368BV70	Final Terms - CUSIP: 06368BW20	Final Terms - CUSIP: 06368BW38	Final Terms - CUSIP: 06368BX60	Final Terms - CUSIP: 06368B2C1	Final Terms - CUSIP: 06368B2E7	Final Terms - CUSIP: 06368B2F4	Final Terms - CUSIP: 06368B2G2	Final Terms - CUSIP: 06368B2J6

Main Feat	tures Of Regulatory Capital Instruments										
(\$ millions	except as noted)	to to the Tine of the time	L L L I TIAG LI L L I	L L L I TIAG LI L L I		to to the state of the transfer of the transfe					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for										
2	private placement)	06368B2K3	06368B2W7	06368B2Y3	06368B2Z0	198432458	194019769	06367WKC6	06367WKG7	06368B3A4	06368B3F3
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	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	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13 of										
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible										
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,										
8 9	as of most recent reporting date) Par value of instrument	N/A	N/A USD 0.567	N/A USD 1.361	N/A	N/A 5 EUR10.0	N/A USD 110.00	N/A USD 1.1	N/A USD 10.00	N/A 1.685	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Mar-2019	29-Apr-2019	29-Apr-2019	24-Apr-2019	25-Apr-2019	15-Feb-2019	30-Apr-2019	17-Apr-2019	7-May-2019	7-May-201
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	21-Mar-2030	29-Apr-2022	29-Apr-2022	24-Apr-2025	5 25-Apr-2039	15-Feb-2049	30-Apr-2026	17-Apr-2031	7-May-2026	7-May-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At Par on 21-Mar-2020	At Par on 29-Apr-2020	At Par on 29-Apr-2020	At Par on 24-Apr-2020	At Par on 25-Apr-2029	15-Feb-24	At par on October-30-2019	At par on 17-Apr-2020	At Par on 7-May-2020	At Par on 7-May-2020
16	Subsequent call dates, if applicable	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, 2023; September 21, 2024; March 20, 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, 2029; September 21, 2028; March 21, 2029; September 21, 2029	At Par on October 29, 2020; April 29, 2021; October 29, 2021	At Par on October 29, 2020; April 29, 2021; October 29, 2021	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, 2023	N/A	February 15 in each year commencing February 15 2024 up to but excluding the maturity date	At Par on 30th of each January, April, July and October of 2020, 2021, 2022, 2023, 2024, 2025	At Par on 17th of each January, April, July and October commencing on January 17th 2021 to January 17th 2031	At Par on November 07, 2020; May 07, 2021; November 07, 2021; May 07, 2022; November 07, 2022; May 07, 2023; November 07, 2023; May 07, 2024; November 07, 2024; May 07, 2025; November 07, 2024; May	May 07, 2021; November 07, 2021; May 07, 2022; November 07, 2022; May 07, 2023;
10	Coupons/dividends	Edes, coptombol E1, Edes	20, 2021, 30(050) 20, 2021	20, 2021, 30,000 20, 2021	21, 2021, 00000121, 2021	1071	to but oxedually the maturity date	2021, 2022, 2020, 2021, 2020	11412001	07, 2020, 1101011101 07, 2020	2021, 11010111201 01, 2021
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-5.00%	2.65%-3.25%	2.85%-3.11%	2.80%		Zero coupon, 5.05% accrual rate	3.00%-4.00%	3.10%-5.50%	2.55%-3.00%	2.60
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	No	No.	No	Yes	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
- 21	If convertible, mandatory or optional conversion	1973	TVA	IVA	IN/A	1973	TWO.	1975	IN/S	1973	13773
28	If convertible, specify instrument type convertible into	<u> </u>	<u>]</u>	<u>]</u>	<u>]</u>		<u> </u>				
29	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
30	Write-down feature	No	No	No	No	No	No	No	No .	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial	1			1					 	
33	If write-down, permanent or temporary		İ	İ	İ						
	If temporary write-down, description of write-down										
34	mechanism		<u> </u>	<u> </u>	<u> </u>		<u> </u>				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify		1	1	1		1				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No
37	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
	Prospectus / Base Shelf Prospectus / Short Form Prospectus										
		N/A	N/A	N/A	N/A	NIP Prospectus - Sep 24, 2018	N/A			N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A	NIP Prospectus Supplement - Feb 28, 2019	N/A	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18	N/A	N/A
	Politica Complement (16 and live)										
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B2K3	Final Terms - CUSIP: 06368B2W7	Final Terms - CUSIP: 06368B2Y3	Final Terms - CUSIP: 06368B2Z0	Final Terms - Series 191 NIP	Final Terms - Series 188 NIP	Final Terms - CUSIP: 06367WKC6	Final Terms - CUSIP: 06367WKG7	Final Terms - CUSIP: 06368B3A4	Final Terms - CUSIP: 06368B3F3
	1	mai Terms - Coair': 00308BZR3	mai remis - coair': 00308BZW/	mai (EIIII) - CO3IP; U0308B2T3	mai (CIIII) - CO3IP; 00308BZZ0	rmar rerms - series 191 NIP	mai remis - Jenes 188 NIP	I mai remis - Coair : U030/WKC0	mai remis - coair': 0030/WNG/	mai Terms - Coair: 00308B3A4	mai remis - coalP; 0030883F3

	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	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC net included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for										
2	private placement)	06368B3M8	06368B3N6	06368B3U0	06368B3R7	06368B3W6	06368B4D7	06368B4F2	06368B4L9	06368B5C8	06367WMG5
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13 of										
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible										
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,										
9	as of most recent reporting date) Par value of instrument	N/A USD .235	N/A USD .165	N/A	N/A	N/A	N/A 1.8	N/A	N/A 3.366	N/A 1.55	N/A 5 USD 1.075
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8-May-2019	9-May-2019	15-May-2019	9-May-2019	23-May-2019	12-Jun-2019	17-Jun-2019	18-Jun-2019	23-Jul-201	9 28-Jun-201:
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	8-May-2023	9-May-2023	15-May-2024	9-May-2026	23-May-2025	12-Jun-2040	17-Jun-2024	18-Jun-2024	23-Jul-202	28-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
			1	1						1	
	Optional call date, contingent call dates and redemption										
15	amount	At Par on 8-May-2020	At Par on 9-May-2020	At Par on 15-May-2020	At Par on 9-May-2020	At Par on 23-May-2020	At Par on 12-Jun-2020	At Par on 17-Jun-2020	N/A	At Par on 23-Jul-2020	At par on 28-Jun-2020
					·	·					
					At Par onNovember 09, 2020; May						
						At Par on November 23, 2020; May					At Par on June 28 and December 28
				At Par on November 15, 2020; May	09, 2022; November 09, 2022; May	23, 2021; November 23, 2021; May		At Par on December 17, 2020; June			
		At Par on November 08, 2020: May	At Par on November 09, 2020: May				At Par on December 12th and June				
			At Par on November 09, 2020; May 09, 2021; November 09, 2021; May	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May	At Par on December 12th and June 12th starting December 12 2020 and	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June		At Par on January 23, 2021; July 23	of each year commencing
16	Subsequent call dates, if applicable			15, 2021; November 15, 2021; May	09, 2023; November 09, 2023; May	23, 2022; November 23, 2022; May		17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June		At Par on January 23, 2021; July 23 2021; January 23, 2022	of each year commencing
10	Coupons/dividends	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024	12th starting December 12 2020 and ending December 12 2039	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023	N/A	2021; January 23, 2022	of each year commencing , December 28 2020 and ending December 28 2023
17	Coupons/dividends Fixed or floating dividend/coupon	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed	12th starting December 12 2020 and ending December 12 2039 Fixed	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed	N/A Floating	2021; January 23, 2022 Fixed	of each year commencing , December 28 2020 and ending December 28 2023 Fixed
10	Coupons/dividends	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024	12th starting December 12 2020 and ending December 12 2039	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed	N/A	2021; January 23, 2022	of each year commencing , December 28 2020 and ending December 28 2023 Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed 2.65%-3.50% No	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00%	12th starting December 12 2020 and ending December 12 2039 Fixed 3.45%	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; Une 17, 2023; December 17, 2023 Fixed 2.38%	N/A Floating 3 month Cdor + 0.44% No	2021; January 23, 2022 Fixed 2.29%	of each year commencing December 28 2020 and ending December 28 2023 Fixed 2.75% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed 2.65%-3.50% No Mandatory	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No	12th starting December 12 2020 and ending December 12 2039 Fixed 3.45% No Mandatory	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory	N/A Floating 3 month Cdor + 0.44% No Mandatory	2021; January 23, 2022 Fixed 2.29% No Mandatory	of each year commencing , December 28 2020 and ending December 28 2023 Fixed
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	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed 2.65%-3.50% No Mandatory Yes	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes	12th starting December 12 2020 and ending December 12 2039 Fixed No Mandatory No	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory No	N/A Floating 3 month Cdor + 0.44% No Mandatory No	2021; January 23, 2022 Fixed 2.29% No Mandatory No	of each year commencing December 28 2020 and ending December 28 2023 Fixed 6 2.75% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed 2.65%-3.50% No Mandatory Yes Cumulative	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes Cumulative	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed 2,50%-3.00% No Mandatory Yes Cumulative	09, 2023; November 09, 2023; May 99, 2024; November 09, 2024; May 99, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative	12th starting December 12 2020 and ending December 12 2039 Fixed 3.45% No Mandatory No Cumulative	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; Une 17, 2023; December 17, 2023 Fixed August 2.38% No Mandatory No Cumulative	N/A Floating 3 month Cdor + 0.44% No Mandatory No Cumulative	2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative	of each year commencing December 28 2020 and ending December 28 2023 Fixed 6 2.75% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed 2.65%-3.50% No Mandatory Yes	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes	12th starting December 12 2020 and ending December 12 2039 Fixed No Mandatory No	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory No	N/A Floating 3 month Cdor + 0.44% No Mandatory No	2021; January 23, 2022 Fixed 2.29% No Mandatory No	of each year commencing December 28 2020 and ending December 28 2023 Fixed 6 2.75% No Mandatory No
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	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	15, 2021; November 15, 2021; May 15, 2022; November 15, 2023 May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	09, 2023; November 09, 2023; May 99, 2024; November 09, 2024; May 99, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible NA NA	23, 2022; November 23, 2022; May 23, 2023; November 23, 2024 November 23, 2024 November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A	12th starting December 12 2020 and ending December 12 2039 Fixed No Mandatory No Cumulative Non-convertible N/A N/A	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A	N/A Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A	2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A	of each year commencing December 28 2020 and ending December 28 2023 Fixed A A A A A A A A A A A A A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed Z.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% Mandatory Yes Cumulative Non-convertible N/A N/A	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	N/A Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A	of each year commencing December 28 2020 and ending December 28 2023 Fixed 5 2.75% 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	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	15, 2021; November 15, 2021; May 15, 2022; November 15, 2023 May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	09, 2023; November 09, 2023; May 99, 2024; November 09, 2024; May 99, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible NA NA	23, 2022; November 23, 2022; May 23, 2023; November 23, 2024 November 23, 2024 November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A	12th starting December 12 2020 and ending December 12 2039 Fixed No Mandatory No Cumulative Non-convertible N/A N/A	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A	N/A Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A	2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A	of each year commencing December 28 2020 and ending December 28 2023 Fixed A A A A A A A A A A A A A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed Z.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% Mandatory Yes Cumulative Non-convertible N/A N/A	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	N/A Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A	of each year commencing December 28 2020 and ending December 28 2023 Fixed 5 2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed Z.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% Mandatory Yes Cumulative Non-convertible N/A N/A	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	N/A Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A	of each year commencing December 28 2020 and ending December 28 2023 Fixed 5 2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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20 21 22 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2.85%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	15, 2021; November 15, 2021; May 15, 2022; November 15, 2023 May 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% 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	23, 2022; November 23, 2023; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023; June 17, 2023; December 17, 2023 Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2021; January 23, 2022 Fixed 2.29% 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	of each year commencing December 28 2020 and ending December 28 2023 Fixed 2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 22 23 24 25 26 26 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially 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, on the convertible into If convertible, specify 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 (If applicable)	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 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/	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2, 85%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	15, 2021; November 15, 2021; May 15, 2022; November 15, 2023 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023 May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% 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 N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	17, 2021; December 17, 2021; June 17, 2022; December 17, 2023 Fixed 2.38% No Mandatory No Cumulative Non-convertible 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 Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Exemption from subordination Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	of each year commencing December 28 2020 and ending December 28 2023 Fixed 2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, pully or partially If convertible, pully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, operify instrument type convertible into If convertible, operify instrument type convertible into If the convertible operify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, 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	08, 2021; November 08, 2021; May 08, 2022; November 08, 2022 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/	09, 2021; November 09, 2021; May 09, 2022; November 09, 2022 Fixed 2, 85%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	15, 2021; November 15, 2021; May 15, 2022; November 15, 2023 15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	23, 2022; November 23, 2022; May 23, 2023; November 23, 2023 May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% 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 N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	17, 2021; December 17, 2021; June 17, 2022; December 17, 2023 Fixed 2.38% No Mandatory No Cumulative Non-convertible 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 Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Exemption from subordination Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	of each year commencing December 28 2020 and ending December 28 2023 Fixed 2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

	ures Of Regulatory Capital Instruments										
(\$ millions	except as noted)	landed in TIAC and included in	leaded in TLAC and included in	Induded in TIAC act included in	Included in TLAC act included in	landed of TLAC and included in	In alcohold in TLAC and in alcohold in	Included in TIAC act included in	Included in TLAC and included in	Included in TLAC act included in	In alcohol in TIAC and in alcohol in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	RMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BIVIO	BIVIO	BIVIO	BIVIO	BIVIO	BIVIO	BIVIO	BIVIO	BIVIO	BIVIO
2	private placement)	06367WLM3	06367WND1	06367WNF6	06367WNG4	06367WML4	06368B5J3	06368B5K0	06368B5Q7	06368B5R5	06367WPB3
	6	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein	of Canada applicable therein	Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13 of										
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 10.00	USD 3.00	USD 10.00	USD 30.00	USD 4.369	USD 0.2	15		USD 1.5	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	24-Jun-2019 Dated	25-Jul-2019 Dated	29-Jul-2019 Dated	25-Jul-2019 Dated	31-Jul-2019 Dated	1-Aug-2019 Dated	1-Aug-2019 Dated	9 6-Aug-2019 Dated	12-Aug-2019 Dated	16-Aug-2019 Dated
13	Original maturity date	24-Dec-2026	5 25-Jul-2029	29-Jul-2031	25-Jul-2031	31-Jul-2024	1-Aug-2024	1 1-Dec-2030		12-Aug-2021	16-Aug-2021
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes Yes	Yes	Yes Vag 2021	Yes 12 Aug 2021	Yes
	1 1 2 2 7 7 PP 2 2										
				1		1	1				
	Optional call date, contingent call dates and redemption										
15	amount	At par on 24-Jun-2020	At par on 25-Oct-2019	At par on 29-Jan-2020	At par on 25-Jan-2020	At par on 31-Jul-2020	At par on 1-Aug-2020	1-Aug-2020	At par on 6-Aug-2020	At par on 12-Feb-2020	At par on 16-Nov-2019
- 15	amount							. Adg Edec			
								F-b			
								February 01, 2021; August 01, 2021; February 01, 2022; August 01, 2022;			
								February 01, 2023; August 01, 2023;			
								February 01, 2024; August 01, 2024			
								February 01, 2025; August 01, 2025	;		
							At par on February 01, 2021;	February 01, 2026; August 01, 2026;			
			At Par on 25th day of each January,			At Par on Each January 31, April 30,	August 01, 2021; February 01,	February 01, 2027; August 01, 2027;	:		At Par on February 16, 2020;
				At Dor on January 20 and July 20 of	At Dor on January 25 and July 25 of	July 24 and October 24					
		of each year commencing December 24 2020 and ending June	April, July and October,		At Par on January 25 and July 25 of each year, commencing July 25		2022; August 01, 2022; February	February 01, 2028; August 01, 2028;	; At par on August 06, 2021;	At Par on August 12, 2020:	May 16, 2020; August 16, 2020;
16	Subsequent call dates, if applicable		commencing January 25, 2020 and	At Par on January 29 and July 29 of each year, commencing July 29, 2020 and ending January 29, 2031	At Par on January 25 and July 25 of each year, commencing July 25, 2020 and ending January 25, 2031				; At par on August 06, 2021; ; August 06, 2022; August 06,	At Par on August 12, 2020; February 12, 2021	
16	Subsequent call dates, if applicable Coupons/dividends	December 24 2020 and ending June		each year, commencing July 29,	each year, commencing July 25,	commencing on July 31, 2020 and	2022; August 01, 2022; February 01, 2023; August 01, 2023;	February 01, 2028; August 01, 2028; February 01, 2029; August 01, 2029;	; At par on August 06, 2021; ; August 06, 2022; August 06,		May 16, 2020; August 16, 2020; November 16, 2020; February
17		December 24 2020 and ending June 24 2026 Fixed	commencing January 25, 2020 and ending April 25th 2029 Fixed	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed	commencing on July 31, 2020 and ending 30 April 2024 Fixed	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed	February 01, 2028; August 01, 2028; February 01, 2029; August 01, 2029; February 01, 2030; August 01, 2030 Fixed	; At par on August 06, 2021; ; August 06, 2022; August 06, 2023 Fixed	February 12, 2021 Fixed	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 24 2020 and ending June 24 2026 Fixed 3.00%	commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00%	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18%	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 5 2.80-3.55%	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00%	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25%	February 01, 2028; August 01, 2028; February 01, 2029; August 01, 2029; February 01, 2030; August 01, 2030	; At par on August 06, 2021; ; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65%	February 12, 2021 Fixed 2.40%	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40%
17	Coupons/dividends Fixed or floating dividend/coupon	December 24 2020 and ending June 24 2026 Fixed	commencing January 25, 2020 and ending April 25th 2029 Fixed	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed	commencing on July 31, 2020 and ending 30 April 2024 Fixed	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed	February 01, 2028; August 01, 2028; February 01, 2029; August 01, 2029; February 01, 2030; August 01, 2030 Fixed	; At par on August 06, 2021; ; August 06, 2022; August 06, 2023 Fixed	February 12, 2021 Fixed	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 24 2020 and ending June 24 2026 Fixed 3.00%	commencing January 25, 2020 and ending April 25th 2029 Fixed No	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18%	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% No	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No	; At par on August 06, 2021; ; August 06, 2022; August 06, 2023 2023 Fixed 2.10%-2.65% No	February 12, 2021 Fixed 2.40%	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 24 2020 and ending June 24 2026 Fixed 3.00%	commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00%	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed No Mandatory	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 5 2.80-3.55% No Mandatory	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% No Mandatory	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory	; At par on August 06, 2021; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No	February 12, 2021 Fixed 2.40% No Mandatory	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40%
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	December 24 2020 and ending June 24 2026 Fixed No Mandatory No	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed No Mandatory No	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory Yes	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% No Mandatory Yes	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No	At par on August 06, 2021; August 06, 2022; August 06, 2022 Pixed 2.10%-2.65% No Mandatory Yes	February 12, 2021 Fixed 2.40% No Mandatory No	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 24 2020 and ending June 24 2026 Fixed 3.00% No Mandatory No Cumulative	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No Cumulative	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed No Mandatory No Cumulative	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory Yes Cumulative	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% No Mandatory Yes Cumulative	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative	At par on August 06, 2021; August 06, 2022; August 06, 2022 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 24 2020 and ending June 24 2026 Fixed 3.00% No Mandatory No Cumulative Non-convertible	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No Cumulative Non-convertible	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed No Mandatory No Cumulative Non-convertible	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory Yes Cumulative Non-convertible	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% No Mandatory Yes Cumulative Non-convertible	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible	; At par on August 06, 2021; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible	February 12, 2021 Fixed 2.40% No	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	December 24 2020 and ending June 24 2026 Fixed 3.00% No Mandatory No Cumulative	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No Cumulative	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed No Mandatory No Cumulative	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory Yes Cumulative	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% No Mandatory Yes Cumulative	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative	At par on August 06, 2021; August 06, 2022; August 06, 2022 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed No Audition Audition Audition Audition Audition Audition Audition Audition Audition Audition Audition Audition Audition
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	December 24 2020 and ending June 24 2026 Fixed No Mandatory No Cumulative Non-convertible N/A	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No Cumulative Non-convertible N/A	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed No Mandatory No Cumulative Non-convertible N/A	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory Yes Cumulative Non-convertible N/A	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 February 01, 2030; August 01, 2030 Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible	At par on August 06, 2021; August 06, 2022; August 06, 2022 Eixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A
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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	December 24 2020 and ending June 24 2026 Fixed 3.00% Mandatory No Cumulative Non-convertible NIA NIA NIA	commencing January 25, 2020 and ending April 25th 2029 Fixed	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed j. 280-3.55% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	commencing on July 31, 2020 and ending 30 April 2024 Fixed Fixed No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	; At par on August 06, 2021; August 06, 2022; August 06, 2022; Eixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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, mandatory or optional conversion	December 24 2020 and ending June 24 2026 Fixed 3.00% Mandatory No Cumulative Non-convertible NIA NIA NIA	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed J. 280-3.55% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	commencing on July 31, 2020 and ending 30 April 2024 Fixed Fixed No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	; At par on August 06, 2021; August 06, 2022; August 06, 2022; Eixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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 type convertible into If wite-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 24 2020 and ending June 24 2026 Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No Cumulative Nor-convertible N/A N/A N/A	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2039 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	; At par on August 06, 2021; August 06, 2022; August 06, 2022; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible 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 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 If temporary write-down, description of write-down	December 24 2020 and ending June 24 2026 Fixed 3.00% No 3.00% Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A NO	each year, commencing July 25, 2031 Fixed 2, 280-3,55% No Mandatory Yes Cumulative N/A N/A N/A N/A NO	commencing on July 31, 2020 and ending 30 April 2024 Fixed Fixed No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	; At par on August 06, 2021; August 06, 2022; August 06, 2022; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Anadatory No Cumulative Non-convertible NIA NIA NIA NIA NO
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 instrument type convertible into If wite-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 24 2020 and ending June 24 2026 Fixed 3.00% No 3.00% Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A	commencing January 25, 2020 and ending April 25th 2029 Fixed Solution 1	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A NO	each year, commencing July 25, 2031 Fixed 2, 280-3,55% No Mandatory Yes Cumulative N/A N/A N/A N/A NO	commencing on July 31, 2020 and ending 30 April 2024 Fixed Fixed No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	; At par on August 06, 2021; August 06, 2022; August 06, 2022; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 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, on the full or partial if write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument)	December 24 2020 and ending June 24 2026 Fixed 3.00% No 3.00% Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A	commencing January 25, 2020 and ending April 25th 2029 Fixed No Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A N/A N/A	each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A NO	each year, commencing July 25, 2031 Fixed 2, 280-3,55% No Mandatory Yes Cumulative N/A N/A N/A N/A NO	commencing on July 31, 2020 and ending 30 April 2024 Fixed Fixed No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	; At par on August 06, 2021; August 06, 2022; August 06, 2022; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, full or partiall 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	December 24 2020 and ending June 24 2026 Fixed 3.00% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing January 25, 2020 and ending April 25th 2029 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 No No Dending January 25, 2020 and ending April 25th 2029 Research 2029 Fixed 3.00% No And No Service April 25th 2029 Fixed Service April 25th 2029 Fixed Fixed Fixed Service April 25th 2029 Fixed	each year, commencing July 29, 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 No	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% 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	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% 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	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA NVA No Exemption from subordination Pari pasu to Deposit Liabilities No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	At par on August 06, 2021; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, on the full or partial if write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument)	December 24 2020 and ending June 24 2026 Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	commencing January 25, 2020 and ending April 25th 2029 Fixed Solution 1	each year, commencing July 29, 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	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 5, 280-3.55% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing on July 31, 2020 and ending 30 April 2024 Fixed Prixed No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	; At par on August 06, 2021; August 06, 2022; August 06, 2022; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NO Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, expectify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Mrite-down is subordination Type of subordination Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 24 2020 and ending June 24 2026 Fixed 3.00% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing January 25, 2020 and ending April 25th 2029 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 No No Dending January 25, 2020 and ending April 25th 2029 Research 2029 Fixed 3.00% No And No Service April 25th 2029 Fixed Service April 25th 2029 Fixed Fixed Fixed Service April 25th 2029 Fixed	each year, commencing July 29, 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 No	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% 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	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% 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	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA NVA No Exemption from subordination Pari pasu to Deposit Liabilities No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	At par on August 06, 2021; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, full or partiall 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	December 24 2020 and ending June 24 2026 Fixed 3.00% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing January 25, 2020 and ending April 25th 2029 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 No No Dending January 25, 2020 and ending April 25th 2029 Research 2029 Fixed 3.00% No And No Service April 25th 2029 Fixed Service April 25th 2029 Fixed Fixed Fixed Service April 25th 2029 Fixed	each year, commencing July 29, 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 No	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% 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	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% 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	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA NVA No Exemption from subordination Pari pasu to Deposit Liabilities No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2039 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	; At par on August 06, 2021; August 06, 2022; August 06, 2022; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If wirte-down, full or partially If wirte-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 24 2020 and ending June 24 2026 Fixed 3.00% No 3.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing January 25, 2020 and ending April 25th 2029 Fixed 5 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	each year, commencing July 29, 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	each year, commencing July 25, 2031 Fixed Fixed S 290-3.55% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities N/A N/A	commencing on July 31, 2020 and ending 30 April 2024 Fixed Prixed 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	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA NVA No Exemption from subordination Pari pasu to Deposit Liabilities No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	At par on August 06, 2021; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible NIA NIA NIA NIA NO Exemption from subordination Pari pasu to Deposit Liabilities No NIA NIA NIA NIA NIA NIA NIA
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, expectify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Mrite-down is subordination Type of subordination Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 24 2020 and ending June 24 2026 Fixed 3.00% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing January 25, 2020 and ending April 25th 2029 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 No No Dending January 25, 2020 and ending April 25th 2029 Research 2029 Fixed 3.00% No And No Service April 25th 2029 Fixed Service April 25th 2029 Fixed Fixed Fixed Service April 25th 2029 Fixed	each year, commencing July 29, 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 No	each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% 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	commencing on July 31, 2020 and ending 30 April 2024 Fixed 2.25%-3.00% 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	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA NVA No Exemption from subordination Pari pasu to Deposit Liabilities No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2039 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	; At par on August 06, 2021; August 06, 2022; August 06, 2022; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If wirte-down, full or partially If wirte-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 24 2020 and ending June 24 2026 Fixed 3.00% No 3.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing January 25, 2020 and ending April 25th 2029 Fixed 5 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	each year, commencing July 29, 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	each year, commencing July 25, 2031 Fixed Fixed S 290-3.55% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities N/A N/A	commencing on July 31, 2020 and ending 30 April 2024 Fixed Prixed 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	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA NVA No Exemption from subordination Pari pasu to Deposit Liabilities No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	; At par on August 06, 2021; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or Tloating dividend/coupon	December 24 2020 and ending June 24 2026 Fixed 3.00% No 3.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing January 25, 2020 and ending April 25th 2029 Fixed 5 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	each year, commencing July 29, 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	each year, commencing July 25, 2031 Fixed Fixed S 290-3.55% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities N/A N/A	commencing on July 31, 2020 and ending 30 April 2024 Fixed Prixed 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	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA NVA No Exemption from subordination Pari pasu to Deposit Liabilities No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	; At par on August 06, 2021; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If wirte-down, full or partially If wirte-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 24 2020 and ending June 24 2026 Fixed 3.00% No 3.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	commencing January 25, 2020 and ending April 25th 2029 Fixed 5 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	each year, commencing July 29, 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	each year, commencing July 25, 2031 Fixed Fixed S 290-3.55% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities N/A N/A	commencing on July 31, 2020 and ending 30 April 2024 Fixed Prixed 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	2022; August 01, 2022; February 01, 2023; August 01, 2024 Fixed 2.50%-3.25% No Mandatory Yes Cumulative Non-convertible NVA NVA NVA NVA No Exemption from subordination Pari pasu to Deposit Liabilities No	February 01, 2028; August 01, 2028 February 01, 2029; August 01, 2029 February 01, 2030; August 01, 2030 Fixed Zero coupon, 3.14% accrual rate No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	; At par on August 06, 2021; August 06, 2022; August 06, 2023 Fixed 2.10%-2.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	February 12, 2021 Fixed 2.40% No 2.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A

Main Features Of Regulatory Capital Instruments											
(\$ millions except as noted)	Industrial in TLAC and included in	In alcohol in TIAC and in alcohol in	In alcohol in TLAC and in alcohol in	land add in TLAC and included in	lands ded in TLAC and included in	Included in TLAC act included in	Included in TLAC and included in	Included in TLAC and included in	Included in TLAC and included in	In alcohol in TIAC and in alcohol in	Induded in TLAC anticological
	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1 Issuer	вмо	BMO	ВМО	ВМО	BMO	BMO	BMO	BMO	BMO	ВМО	BMO
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for											
2 private placement)	06368B5U8	06368B6L7	06367WQB2	06367WPM9	06368B6S2	06368B6R4	06368B6T0	06368B6Y9	06368B7A0	06368B6Z6	06368B6U7
	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3 Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Means by which enforceability requirement of Section 13 of											
3a the TLAC Term Sheet is achieved (for other TLAC-eligible	0	Contractual	0	Contractual	Contractual	0	Contractual	Contractual	Contractual	Cttl	Contractual
instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
4 Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 Eligible at solo/group/group&solo 7 Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
7 Instrument type Amount recognised in regulatory capital (Currency in millions		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 as of most recent reporting date)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9 Par value of instrument	USD 5		USD 0.045	USD 3.161	10	2.7	7 USD 3.53	20	0.413		USD 0.414
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance 12 Perpetual or dated	22-Aug-2019 Dated	30-Aug-2019 Dated	5-Sep-2019 Dated	6-Sep-2019 Dated	18-Sep-2019 Dated	19-Sep-2019 Dated	19-Sep-2019 Dated	9 20-Sep-2019 Dated	9 20-Sep-2019 Dated	23-Sep-2019 Dated	24-Sep-2019 Dated
13 Original maturity date	22-Aug-2022	30-Aug-2026	18-Feb-2026	6-Mar-2023	18-Sep-2024	19-Sep-2024	19-Sep-2022	2 20-Sep-2026	5 20-Sep-2025	23-Sep-2026	24-Sep-2022
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	At par on 22-Aug-2020	At par on 30-Aug-2020	At par on 18-Feb-2020	At par on 6-Mar-2020	At par on 18-Sep-2020	At par on 19-Sep-2020	At par on 19-Sep-2020	At par on 20-Sep-2020	At par on 20-Sep-2020	At par on 23-Sep-2020	At par on 24-Sep-2020
16 Subsequent call dates, if applicable	At par on February 22, 2021; August 22, 2021; February 22, 2022	At par on February 28, 2021; August 30, 2021; February 28, 2022; August 30, 2022; February 28, 2023; August 30, 2023; February 29, 2024; August 30, 2024; February 29, 2025; August 30, 2025; February 28, 2026	At par on August 18, 2020; February 18, 2021; August 18, 2021; February 18, 2022; August 18, 2022; February 18, 2023; August 18, 2023; February 18, 2024; August 18, 2024; February 18, 2025; August 18, 2025	At par on September 6, 2020; March 6, 2021; September 6, 2021; March 6, 2022; September 6, 2022	At par on March 18, 2021; September 18, 2021; March 18, 2022; September 18, 2022; March 18, 2023; September 18, 2023; March 18, 2024	At par on March 19, 2021; September 19, 2021; March 19, 2022; September 19, 2022; March 19, 2023; September 19, 2023: March 19, 2024	At par on March 19, 2021; September 19, 2021; March 19, 2022	At par on March 20, 2021; September 20, 2021; March 20, 2022; September 20, 2022; March 20, 2023; September 20, 2023; March 20, 2024; September 20, 2024; March 20, 2025; September 20, 2025; March 20, 2026	At par on March 20, 2021; September 20, 2021; March 20, 2022; September 20, 2022; March 20, 2023; September 20, 2023; March 20, 2024; September 20, 2024; March 20, 2025	At par on March 23, 2021; September 23, 2021; March 23, 2022; September 23, 2022; March 23, 2023; September 23, 2023; March 23, 2024; September 23, 2024; March 23, 2025; September 23, 2025; March 23, 2026	At par on March 24, 2021; September 24, 2021; March 24, 2022
Coupons/dividends	2022	2026	18, 2025; August 18, 2025	6, 2022	2023; March 18, 2024	2023; March 19, 2024	2022	Warch 20, 2026	2025	March 23, 2026	2022
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.35%-2.75%	2.55%-3.25%	3.31%-4.00%	2.15%-3.00%	2.40%-3.00%	2.30%-3.00%	2.15%-2.60%	2.65%-3.00%	2.50%-3.00%	2.65%-3.00%	2.00%-2.30%
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
22 Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into											
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30 Write-down feature	No	No	No	No	No	No	No	No	No	No	No
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	+		 		 			+		-	
33 If write-down, rull or partial 33 If write-down, permanent or temporary	+		 		 						
If temporary write-down, description of write-down											
34 mechanism											
34a Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No	No
35 instrument type immediately senior to instrument)										No	
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No	No
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features	No	No N/A	No N/A	No	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A	No N/A N/A	N/A N/A USD Prospectus Supplement - Sep	No N/A N/A	No N/A N/A	No N/A N/A	No N/A N/A	No N/A	No N/A N/A	No N/A N/A	No N/A N/A

Main Fea	atures 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			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	regulatory capital	regulatory capital	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	вмо	вмо	вмо	вмо	вмо	вмо	вмо	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for										
2	private placement)	06368B6X1	06368B6W3	205787518	06367WQH9	06368B7K8	06368B7F9	205787470	0 06368B6V5	06368B7P7	06367WQX4
		-									
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws of	Drovings of Optorio and the laws	Browings of Optorio and the laws	Bravings of Optorio and the laws	Dravings of Ontario and the laws of	Browings of Ontorio and the laws	Browings of Optorio and the laws	Province of Ontario and the laws
2	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	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	of Canada applicable therein
	Means by which enforceability requirement of Section 13 of	or carada approable trorem	or canada applicable troreir	Canada applicable increm	or canada applicable arcient	от остаса аррисаріо погонт	or canada approable troren	Canada applicable tricient	or canada applicable trioroni	от сапаса аррисавіс втогонт	or cariada applicable trioren
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible										
50	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractoal	Contractual	Contractual	Contractal	Contractaci	Contractual	Contractual	Contractual	Contractual	Contraction
4	Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	Par value of instrument	0.66	1.986	USD 100	USD 2.193	0.151	0.5	USD 100	25	USD 5.5	USD 20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Sep-2019	26-Sep-2019	30-Sep-2019	30-Sep-2019	1-Oct-2019	1-Oct-2019	7-Oct-2019	9-Oct-2019	18-Oct-2019	18-Oct-201
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	26-Sep-2025	26-Sep-2025	30-Sep-2059	30-Sep-2024	1-Oct-2022	1-Oct-2022	7-Oct-2059	9-Oct-2026	18-Oct-2024	18-Apr-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and redemption	At par an 36 San 2020	At pay on 26 Can 2020	20 0 2000	At par on 30-Mar-2020	At par on 4 Oct 2020	At par on 1 Oct 2020	7.04.000	At pay on 0 Opt 2020	At par on 18-Apr-2020	At par on 18-Apr-2020
15	amount	At par on 26-Sep-2020	At par on 26-Sep-2020	30-Sep-2020	At par on 30-Mar-2020	At par on 1-Oct-2020	At par on 1-Oct-2020	7-Oct-2020	At par on 9-Oct-2020	At par on 18-Apr-2020	At par on 18-Apr-2020
16	Subsequent call dates, if applicable	At par on March 26, 2021; September 26, 2021; March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; March 26, 2025	At par on March 26, 2021; September 26, 2021; March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; March 26, 2025	commencing on September 30,	At par on September 30, 2020; March 30, 2021; September 30, 2021; March 30, 2022; September 30, 2022; March 30, 2023; September 30, 2023; March 30, 2024	At par on April 01, 2021; October 01, 2021; April 01, 2022	At par on April 01, 2021; October 01, 2021; April 01, 2022	October 7 in each year, commencing on October 7, 2020 up to and excluding the maturity date, subject to adjustment in accordance with the Following Business Day Convention	09, 2022; April 09, 2023; October	At par on October 18, 2020; April 18, 2021; October 18, 2021; April 18, 2022; October 18, 2022; April 18, 2023; October 18, 2023; April 18, 2024	
	Coupons/dividends										
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.60%-3.00%	2.35%-3.00%	Zero coupon, 4.05% accrual rate	2.25%-3.25%	2.15%-2.50%	2.20%-3.00%	Zero coupon, 4.00% accrual rate	2.60%-3.00%	2.00%-2.60%	2.409
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative		Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible		Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A			N/A	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A			N/A	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into										
1	Î										
29	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
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	1071				N/A No		N/A No		N/A No
30	Write-down feature		N/A No		N/A No	N/A No		N/A No	1477	N/A No	N/A No
30 31			1071						1477		N/A No
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial		1071						1477		N/A No
30 31	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary		1071						1477		N/A No
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial		1071						1477		N/A No
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No	No	No	No	No	No No	No	No
30 31 32 33 34 34a	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
30 31 32 33 34 34a 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep

Main Feat	-4					
	tures Of Regulatory Capital Instruments s except as noted)					
(\$ IIIIIIII ÇI	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	Included in TLAC not included in
ļ		regulatory capital	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer		BMO	BMO	BMO	BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Sinc	Sine	Sino	Sino	Sine
2	private placement)	06368B7L6	06368B7U6	06367WRE5	06367WRB1	06367WRG0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13 of					
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible					
ļ	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A
5	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	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
ļ	Amount recognised in regulatory capital (Currency in millions,	l '	ļ			
8	as of most recent reporting date)	N/A	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 15	USD 0.457	USD 25	USD 10	USD 9.525
10	Accounting classification Original date of issuance	Liability - fair value option 21-Oct-2019	Liability - fair value option 24-Oct-2019	Liability - fair value option 28-Oct-2019	Liability - fair value option 31-Oct-2019	Liability - fair value option 31-Oct-201
11 12	Perpetual or dated	21-Oct-2019 Dated	24-Oct-2019 Dated	28-Oct-2019 Dated	31-Oct-2019 Dated	Dated 31-Oct-201
13	Original maturity date	21-Oct-2026	24-Oct-2022	28-Apr-2023	31-Oct-2024	31-Oct-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
	and the state of t					
			1			
			1			
	Optional call date, contingent call dates and redemption		1			
15	amount	At par on 21-Oct-2020	At par on 24-Oct-2020	At par on 28-Apr-2020	At par on 31-Jan-2020	At par on 31-Oct-2021
13	amount	At pair 617 21 Oct 2020	74 par 611 24 Oct 2020	At par 01120 Apr 2020	At par on or oan 2020	At par 617 51 - Oct 2021
			1			
ļ						
ļ						
ļ		A4 Aii 04 0004: O-4-b				
ļ		At par on April 21, 2021; October 21, 2021; April 21, 2022; October			At par on the last calendar day of	At par on the last calendar day of
ļ		21, 2022; April 21, 2023; October			each January, April, July and	each January, April, July and
ļ		21, 2023; April 21, 2024; October		At par on October 28, 2020; April	October, commencing on January	October, commencing on
ļ		21, 2024; April 21, 2025; October		28, 2021; October 28, 2021; April	31, 2020, up to and excluding the	October 31, 2021, up to and
16	Subsequent call dates, if applicable	21, 2025; April 21, 2026	24, 2021; April 24, 2022	28, 2022; October 28, 2022	maturity date	excluding the maturity date
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.60%-3.00%	2.00%-2.25%	2.20%	2.50%	2.60%-3.10%
19	Existence of a dividend stopper	No	No	No	No	No
20	wall to the second of the seco	Mandatory	l.,	Mandatory		L
20	Fully discretionary, partially discretionary or mandatory		Mandatory		Mandatory	
21 22						Mandatory
22	Existence of a step up or other incentive to redeem	Yes	Yes	No	No	Yes
	Noncumulative or cumulative	Yes Cumulative	Yes Cumulative	No Cumulative	No Cumulative	Yes Cumulative
23	Noncumulative or cumulative Convertible or non-convertible	Yes Cumulative Non-convertible	Yes Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	Yes Cumulative Non-convertible
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Yes Cumulative Non-convertible N/A	Yes Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Yes 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	Yes Cumulative Non-convertible N/A N/A	Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Yes 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	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Yes 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	Yes Cumulative Non-convertible N/A N/A	Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Yes 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	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Yes 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	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Yes 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	Yes Cumulative Non-convertible N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Yes 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, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Yes Cumulative Non-convertible N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative N/on-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes 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 instrument type convertible into Write-down feature	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes 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)	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes 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, lull or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes 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	Yes Cumulative N/On-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A NO	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, lull or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Yes Cumulative N/On-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes 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 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, urite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Yes Cumulative N/On-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A NO	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, prantial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34 34 34 35	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, ull or partial 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-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compilant transitioned features	Yes Cumulative N/Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative N/On-convertible N/A N/A N/A N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, prantial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Yes Cumulative N/Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, pramanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Yes Cumulative N/Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative N/On-convertible N/A N/A N/A N/A N/A N/A N/O Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, ull or partial If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compilant transitioned features	Yes Cumulative N/Non-convertible N/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	Yes Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative N/On-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
23 24 25 26 27 28 29 30 31 32 33 34 34 34 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	Yes Cumulative N/Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	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
23 24 25 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, pramanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A USD Prospectus Supplement - Sep	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	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 N/A N/A USD Prospectus Supplement - Sep
23 24 25 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	Yes Cumulative N/Non-convertible N/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	Yes Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	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
23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-down Expendiculation Position in subordination hierarchy in liquidation (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)	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 N/A	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A USD Prospectus Supplement - Sep	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	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 N/A N/A USD Prospectus Supplement - Sep
23 24 25 25 26 27 28 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	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 N/A	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A USD Prospectus Supplement - Sep	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	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 N/A N/A N/A N/A N/A N/A