\$ mi	illions except as noted)	Included in both regulatory		Included in both regulatory	Included in both regulator
		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 -
			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)	063671101 Canadian Federal and	063679203 Canadian Federal and	063679302 Canadian Federal and	063679401 Canadian Federal and
3	Governing law(s) of the instrument	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
_	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules	Common Fauity Tion 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1 Eligible	Ineligible	Ineligible	Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Common Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	12,998	236	54	500
	date) Par value of instrument	N/A	236	54	500
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
12	Original date of issuance Perpetual or dated	Various Perpetual	11-Mar-2011 Perpetual	25-Aug-2016 Perpetual	23-Apr-2014 Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A N/A	Yes 25-Aug-2021 Redemable at	Yes 25-Aug-2021 Redemable at	Yes 25-May 2019 Redemable
	Systema can date, contangent can dates and reachiption amount	1974	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
			dates.	dates.	dates.
				-	
	Subsequent call dates, if applicable Coupons / dividends		Every 5 years	Every 5 years	Every 5 years
	Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
19	Coupon rate and any related index Existence of a dividend stopper	N/A N/A	1.805% No	90 Day T-Bill +1.15% No	4.00% No
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
~ :		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	N/A N/A	NOn-Convertible N/A	Non-Convertible N/A	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial Institutions is of the
23	Convertible or non-convertible ⁽¹⁾	N/A	Non-Convertible	Non-Convertible	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial Institutions is of the opinion that the Bank has cesse is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivi or agent or agency thereof with which the Bank would have bee determined by the Superintend electermined by the Superintend electermined by the Superintend
23	Convertible or non-convertible ⁽¹⁾	N/A	Non-Convertible	Non-Convertible	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial Institutions is of the opinion that the Bank has cesse is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or prolitical subdivior agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into
25	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial institutions is of the opinion that the Bank has cease is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilly 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 of provincial institutions to be not viable. Will fully convert into common shares upon N
23 24 24 25 25 22 25 22 20 20 20 20 20 20 20 20 20 20 20 20	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s) If convertible, fully or partially	N/A N/A	Non-Convertible N/A	Non-Convertible N/A	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial Institutions is of the opinion that the Bank has cesse is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilit 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 not provincial government or political subdivio or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon Nt trigger event, each outstanding Series 2.7 Preferred Share would be converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the
23 24 25 25 26	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial Institutions is of the opinion that the Bank has cess is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viable the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or prolitical subdivi or agent or agency thereof with which the Bank hos to be not the superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV trigger event, each outstanding Series 27 Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory
23 24 24 25 25 26 26	If convertible, ronversion 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 If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down feature If write-down feature If write-down, write-down trigger(s)	N/A	N/A	N/A	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial Institutions is of the opinion that the Bank has cess is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabil the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivi or agent or agency thereof with which the Bank would have be determined by the Superintend of Financial Institutions to be in viable. Will fully convert into common shares upon Nt trigger event, each OVCC trigger event, each overted to a number of common shares upon the Value) by Conversion Pri Please refer to the Prospectus Supplement: Mandatory Common Shares Bank of Montreal No N/A
224 224 225 226 229 30 31 32 33 33	If convertible, conversion trigger(s) 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 the convertible, specify instrument type convertible into the convertible, specify instrument it converts into the convertible convertible, specify instrument it converts into the convertible convertible, specify instrument it converts into the convertible convertible into the convertible convertible, specify instrument it converts into the convertible convertible convertible convertible, specify instrument it converts into the convertible convertible convertible, specify instrument it converts into the convertible conv	N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial Institutions is of the opinion that the Bank has ceass is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabli 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 subdivi or agent or agency thereof with which the Bank would have be determined by the Superintend of Financial institutions to be n viable. Will fully convert into common shares upon N' trigger event, each overted to a number of common shares equal tc quotient obtained by dividing (Multiplier x She Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No
224 224 225 229 30 31 31 33 33	If convertible, conversion trigger(s) 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	N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial institutions is of the opinion that the Bank has cess is about to cease, to be viable a that, after the Bank has cess is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viable the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdiv or agent or agency thereof with which the Bank has which the Bank has which the Bank has which the Bank has to be not the superintend of Financial institutions to be n viable. Will fully convert into common shares upon Nt trigger event, each outstanding Series 27 Preferred Share would b converted to a number c common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A
225 226 226 227 228 229 30 31 31 323 334 344	If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, fully or partially 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-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial institutions is of the opinion that the Bank has cess is about to cease, to be viable a that, after the Bank has cess is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viable the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdiv or agent or agency thereof with which the Bank has which the Bank has which the Bank has which the Bank has to be not the superintend of Financial institutions to be n viable. Will fully convert into common shares upon Nt trigger event, each outstanding Series 27 Preferred Share would b converted to a number c common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A
225 226 227 228 229 30 31 32 33 34 44 35	If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, specify issuer of instrument it converts into If write-down, full or partial If write-down, full or partial 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	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	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintenden Financial institutions is of the opinion that the Bank has cess is about to cease, to be viable a that, after the Conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabill 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 appropriate, in support, from the federal government or appropriate, or which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon Nt trigger event, usual converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A
225 226 227 228 229 30 31 32 33 34 44 35	If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion 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-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	Convertible NVCC Triggers: (a) the Superintendent of Finan Institutions publicly announces the Bank has been advised, in writing, that the Superintender Financial Institutions is of the opinion that the Bank has ceas is about to cease, to be viable that, after the conversion of all contingent instruments and tal into account any other factors (circumstances that are conside relevant or appropriate, it is reasonably likely that the viable that share the same that the sank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdiv or agent or agency thereof with which the Bank would have be determined by the Superintend of Financial institutions to be n viable. Will fully convert into common shares upon N' trigger event, each ocommon shares upon N' trigger event, each ocommon shares equal to quotient obtained by dividing (Multiplier x Shx Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt
225 226 227 228 229 30 31 32 33 34 44 35	If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, fully or partially 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, uncompartial If write-down, dull or partial If write-down, dull or partial If write-down, dull or partial If write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	Convertible NVCC Triggers: (a) the Superintendent of Finantial Institutions publicly and uncered the Bank has been advised, in writing, that the Superintender Financial Institutions is of the opinion that the Bank has cass is about to cease, to be viable a that, after the Bank has cass is about to cease, to be viable a that, after the conversion of all contingent instruments and tall into account any other factors. In the conversion of all contingent instruments and tall into account any other factors or the conversion of all contingent instruments and tall into account any other factors or maintained, or one of the conversion of the

⁽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.

	n Features Of Regulatory Capital Instruments ions except as noted)	Included in both and the	Included in both and	Included in bath and the	Included in heaters.
		Included in both regulatory capital and TLAC	capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Preferred Shares Class B - Series 29	Preferred Shares Class B - Series 31	Preferred Shares Class B - Series 33	Preferred Shares Class B - Series 35
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679609	063679807	06367X200	06367X408
	Governing law(s) of the instrument	Canadian Federal and	Canadian Federal and	Canadian Federal and	Canadian Federal and
ل_		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	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)	N/A	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1
6	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)	400	300	200	150
	Par value of instrument Accounting classification	Shareholders' Equity	300 Shareholders' Equity	200 Shareholders' Equity	150 Shareholders' Equity
	Original date of issuance	06-Jun-2014	30-Jul-2014	05-Jun-2015	29-Jul-2015
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	25-Aug-2019 Redemable at Par. No contingent call	25-Nov-2019 Redemable at Par. No contingent call	25-Aug-2020 Redemable at Par. No contingent call	Redemable at a premium from 25-Aug-2020 to 24-A
ſ		dates.	dates.	dates.	2024. On or after 25-Aug- 2024 redemable at Par. No
ſ					contingent call dates.
ſ					
16	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 5 years	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	3.90% No	3.80% No	3.80% No	5.00% No
20	Existence of step up or other incentive to redeem	Fully discretionary	Fully discretionary No	Fully discretionary No	Fully discretionary
22	Noncumulative or cumulative	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
24	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	NVCC Triggers:	NVCC Triggers:	NVCC Triggers:	NVCC Triggers:
		(a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in	(a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in	(a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in	 (a) the Superintendent of Financi- Institutions publicly announces the the Bank has been advised, in
ı		writing, that the Superintendent of	writing, that the Superintendent of	writing, that the Superintendent of	writing, that the Superintendent
١		Financial Institutions is of the	Financial Institutions is of the	Financial Institutions is of the	Financial Institutions is of the
		Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable and
		Financial Institutions is of the opinion that the Bank has ceased, or	Financial Institutions is of the opinion that the Bank has ceased, or	Financial Institutions is of the opinion that the Bank has ceased, or	Financial Institutions is of the opinion that the Bank has ceased
		Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takir into account any other factors or circumstances that are consider relevant or appropriate, it is
		Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or the Bank will be restored or	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or	Financial Institutions is of the opinion that the Bank has cease is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or
		Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of	Financial Institutions is of the opinion that the Bank has cease is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are considere relevant or appropriate, it is reasonably likely that the viabilit
		Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (0) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a	Financial Institutions is of the opinion that the Bank has cease is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a
		Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable and that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider elevant or appropriate, it is reasonably likely that the viabilit the Bank will be restored or maintained; or 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
		Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without	Financial Institutions is of the opinion that the Bank has cease is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilithe Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital nijection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision agent or agency thereof withc
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25	If convertible, fully or partially	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government of any provincial government or federal government or financial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be nonviable. Will fully convert into common shares upon NVCC	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or opilitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC common shares upon NVCC	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is ir reasonably likely that the viability he Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital nijection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agency thereof withowhich the Bank would have been determined by the Superintende of Financial Institutions to be nor viable. Will fully convert into common shares upon NVC
		Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or 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 withowhich the Bank would have been determined by the Superintender of Financial Institutions to be nor viable. Will fully convert into common shares upon NV6 trigger event
	If convertible, fully or partially If convertible, conversion rate	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or only provincial government or only provincial government or any provincial government or folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (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 government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event.	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is it reasonably likely that the viability the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital nijection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision agent or agency thereof witho which the Bank would have been determined by the Superintende of Financial Institutions to be nor viable. Will fully convert into common shares upon NVt trigger event Upon the occurrence of al NVCC trigger event, each
		Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. 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	Financial institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event.	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event.	Financial Institutions is of the opinion that the Bank has cease is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or maintained; or comment in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or only provincial government or political subdivision agent or agency thereof without the Bank would have been determined by the Superintende of Financial Institutions to be not viable. Will fully convert into common shares upon NV trigger event Upon the occurrence of a NVCC trigger event, each outstanding Series 35 Preferred Share would be
		Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be 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	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (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 government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or 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 the Bank would have been determined by the Superintender of Financial Institutions to be not viable. Will fully convert into common shares upon NVC trigger event. Upon the occurrence of a NVCC trigger event, each outstanding Series 35 Preferred Shares would be converted to a number of common shares equal to the common shares eq
		Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or appropriate and continuous provincial government or appropriate and capital injection, or equivalent support, from the federal government or appropriate and continuous or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number 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; 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 applicated subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof with which the Bank would have been determined by the Superintende of Financial Institutions to be not viable. Will fully convert into common shares upon NV trigger event Upon the occurrence of a NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to 1 quotient obtained by
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26	If convertible, conversion rate	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be 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	Financial institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be 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	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be 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	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision agent or agency thereof without the Bank would have been determined by the Superintende of Financial Institutions to be not viable. Will fully convert into common shares upon NVt trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Shar Value) by Conversion Pric Please refer to the Prospectus Supplement for
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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, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Financial institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viabilit 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 opinical subdivision agent or agency thereof with which the Bank would have beet determined by the Superintende of Financial Institutions to be not viable. Will fully convert into common shares upon NV trigger event. Upon the occurrence of a NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Shar Value) by Conversion Pric Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A
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26 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 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	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or appropriate and capital injection, or equivalent support, from the federal government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be 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 Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A N/A N/A	Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. 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 Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A N/A N/A	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event custom of the 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 Mandatory Common Shares Bank of Montreal NO N/A N/A N/A Subordinated Debt No	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or or maintained; or comment 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 approximate of the provincial government or political subdivision agent or agenty thereof without the Bank would have been determined by the Superintende of Financial Institutions to be not viable. Will fully convert into common shares upon NVt trigger event Upon the occurrence of a NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to 1 quotient obtained by dividing (Multiplier x Shar Value) by Conversion Pric Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A Subordinated Debt
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 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	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be 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 Mandatory. Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A Short Form Base Shelf	Financial institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be 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 Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A Short Form Base Shelf	Financial Institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	Financial Institutions is of the opinion that the Bank has ceased is about to cease, to be viable an that, after the conversion of all contingent instruments and takin into account any other factors or circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or maintained; or comment 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 withowhich the Bank would have been determined by the Superintender of Financial Institutions to be nor viable. 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 tujuotient obtained by dividing (Multiplier x Shar Value) by Conversion Price Please refer to the Prospectus Supplement for Mandatory. Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14

⁽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 capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulator capital and TLAC
		Preferred Shares Class B -	Preferred Shares Class B -	Preferred Shares Class B -	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
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	600	600	500	400
	Par value of instrument Accounting classification	600 Shareholders' Equity	600 Shareholders' Equity	500 Shareholders' Equity	400 Shareholders' Equity
	-	, ,			
	Original date of issuance Perpetual or dated	16-Oct-2015 Perpetual	21-Oct-2016 Perpetual	09-Mar-2017 Perpetual	29-Jun-2017 Perpetual
	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 Redemable on or after 25- Nov-2020 at Par. No contingent call dates.	Yes Redemable on or after 25- Feb-2022 at Par. No contingent call dates.	Yes Redemable on or after 25- May-2022 at Par. No contingent call dates.	Yes Redemable on or after 2 August-2022 at Par. No contingent call dates.
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%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
	Noncumulative or cumulative Convertible or non-convertible (1)	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
		writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has cased, or is about to ease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government in or any provincial	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	writing, that the Superintenden Financial Institutions is of the opinion that the Bank has cease is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viabili the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal
		government or 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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	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 subdivis or agent or agency thereof with which the Bank would have bee determined by the Superintend
	If convertible, fully or partially	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event	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	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event	government or any provincial government or political subdivis or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV trigger event
	If convertible, fully or partially If convertible, conversion rate	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of	government or political subdivision or agent or agent or agent, thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of	government or any provincial government or political subdivis or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the
26	If convertible, conversion rate If convertible, mandatory or optional conversion	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 Mandatory	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 Mandatory	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory	government or any provincial government or political subdivisity or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV trigger event. Upon the occurrence of a NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Convertion Priplease refer to the Prospectus Supplement of Mandatory
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	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	government or political subdivision or agent or agent or agent or agent whered without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	government or any provincial government or political subdivis or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be no viable. Will fully convert into common shares upon NV trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri-Please refer to the Prospectus Supplement I Mandatory Common Shares Bank of Montreal
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27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	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 Mandatory Common Shares Bank of Montreal No N/A	government or political subdivision or agent or agent or agent persed without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 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 Mandatory Common Shares Bank of Montreal NO N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal NO N/A	government or any provincial government or political subdivi or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be nivable. Will fully convert into common shares upon Ni trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x She Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A
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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 fill or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	government or political subdivision or agent of liancial institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	government or any provincial government or political subdivi or agent or agency thereof with which the Bank would have be determined by the Superintent of Financial Institutions to be n viable. Will fully convert into common shares upon N' trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal NO N/A N/A N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	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 Mandatory Common Shares Bank of Montreal NO N/A N/A N/A	government or political subdivision or agent or agent or agent persed without which the Bank would have been determined by the Superintendent of Financial Institutions to be 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 Mandatory. Common Shares Bank of Montreal No N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory. Common Shares Bank of Montreal No N/A N/A	government or any provincial government or applicial shudwid or agent or agency thereof with which the Bank would have bee determined by the Superintend of Financial Institutions to be n viable. Will fully convert into common shares upon NI trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number common shares equal to quotient obtained by dividing (Multiplier x Na Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal NO N/A
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⁽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.

	ons except as noted)	In almala (C. J. 19	In about 100 100 100	In alcohol and the second	Indicate Co. Co.
_		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regula capital and TLAC
		Preferred Shares Class B -	Preferred Shares Class B -	4.800% Additional Tier 1	Subordinated Debentur
		Series 44	Series 46	Capital Notes	Series 20
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2 (Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368B207	06368B108	06368B5P9	063671BD2
	Governing law(s) of the instrument	Canadian Federal and	Canadian Federal and	State of New York, the	Canadian Federal and
		applicable Provincial laws	applicable Provincial laws	Province of Ontario and the laws of Canada	applicable Provincial lav
3a I	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law)	1471		1471	1071
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2
5 F	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	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 De
	instrument type (types to be specified by each jurisdiction)	riciented Silares	Freieneu Silaies	Notes	riei 2 Juboi dillated De
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	400	350	658	145
	date) Par value of instrument	400	350	USD 500	150
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Liability - amortized cos
1.	Osisinal date of incurance	17 Con 2010	17 Apr 2010	20 1 2040	15 Dec 1005
	Original date of issuance Perpetual or dated	17-Sep-2018 Perpetual	17-Apr-2019 Perpetual	30-Jul-2019 Perpetual	15-Dec-1995 Dated
	Original maturity date	No Maturity	No Maturity	No Maturity	\$25MM of total par am
					matures on Dec 15th 20 2028, 2031, 2034, 2037
					2028, 2031, 2034, 2037 2040
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redemable on or after 25-	Redemable on or after 25-	Redeemable on or after 25-	Redemable on or after
		November-2023 at Par. No contingent call dates.	May-2024 at Par. No contingent call dates.	Aug-2024 at Par. No contingent call dates.	Dec-2000 in the market tender or by private
		contingent can uates.	contingent can uates.	contingent can dates.	contract at any price. N
					contingent call dates.
	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 6 months	N/A
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until August 25, 2024	Fixed
	Coupon rate and any related index Existence of a dividend stopper	4.85% No	5.10% No	4.80% Yes	8.25% N/A
	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
	Existence of step up or other incentive to redeem	No	No	No	No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Cumulative Non-Convertible
	Convertible or non-convertible '' If convertible, conversion trigger(s)	NVCC Triggers:	NVCC Triggers:	NVCC Triggers:	N/A
		is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial	is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial	the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision	
		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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	
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26 1 26 1 28 1 29 1 30 1 32 1 33 1 34 1	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, unite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	N/A
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⁽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.

	in Features Of Regulatory Capital Instruments Illions except as noted)				
	word except as noted)	Included in both regulatory	,	Included in both regulatory	Included in both regulatory
		capital and TLAC Series H Medium-Term	capital and TLAC Series I Medium-Term Notes	capital and TLAC Series I Medium-Term Notes	capital and TLAC 3.803% Subordinated Note
		Notes - Second Tranche	- First Tranche	- Second Tranche	due 2032
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06369ZBT0 Canadian Federal and applicable Provincial laws	06369ZCC64 Canadian Federal and applicable Provincial laws	06369ZCD4 Canadian Federal and applicable Provincial laws	US06368BGS16 State of New York, the Province of Ontario and th laws of Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument	981	1,214	825 850	1,673 USD 1,250
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	08-Dec-2015	31-May-2016	31-May-2017	12-Dec-2017
	Perpetual or dated Original maturity date	Dated 08-Dec-2025	Dated 01-Jun-2026	Dated 01-Jun-2027	Dated 15-Dec-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	08-Dec-2020 Redeemable at Par. No contingent call dates.	01-Jun-2021 Redeemable at Par. No contingent call dates.	01-Jun-2022 Redeemable at Par. No contingent call dates.	15-Dec-2027 Redeemable Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed until Dec 8, 2020	Fixed until Jun 1, 2021	Fixed until Jun 1, 2022	Fixed
	Coupon rate and any related index	3.34%	3.32%	2.57%	3.803%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible ⁽¹⁾	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		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 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	to cease, to be viable and that, after the conversion of the Notes and all	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 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	to cease, to be viable and that, aff the conversion of the Notes and a other contingent instruments issu by the Bank and taking into accou 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
		government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	or agent or agency thereof withou which the Bank would have been
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27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. 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	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 apent or agent or ag	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 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	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 new provincial government or political subdivision agent or agency thereof witho which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into 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 the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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. 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	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 boilties subdivision or agent	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. 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	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 subdivisio or agent or agency thereof withowhich the Bank would have been determined by the Superintender to be non-viable. Will fully convert into 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 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 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)	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. 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	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 apent or agent or ag	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. 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	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 which the Bank would have been determined by the Superintender to be non-viable. Will fully convert into 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 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 Senior Debt
26 27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	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. 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	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 agentor agentor 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	government in Canada publicly announces that the Bank has ancepted 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. 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	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 subdivisio or agent or agency thereof without which the Bank would have been determined by the Superintender to be non-viable. Will fully convert into 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 t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A N/A N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	eovernment 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. 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	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 agentor the substitution 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 custanding 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	government in Canada publicly announces that the Bank has ancepted 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. 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 Senior Debt No	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 subdivisio 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 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 t 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
26 27 28 29 30 31 32 33 34 34 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	government 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. 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	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 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 and NVCC trigger event outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16	government in Canada publicly announces that the Bank has ancepted 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. 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 N/A N/A Short Form Base Shelf	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 withowhich the Bank would have been determined by the Superintender to be non-viable. Will fully convert into 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 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

⁽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.

	n Features Of Regulatory Capital Instruments lions except as noted)		
		Included in both regulatory	Included in both regulato
		capital and TLAC 4.338% Subordinated Notes	capital and TLAC Series J Medium-Term
		due 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 State of New York, the Province of Ontario and the laws of Canada	06369ZCE2 Canadian Federal and applicable Provincial law
	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
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2 Tier 2	Tier 2 Tier 2
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Deb
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,189	995
9	date) Par value of instrument	USD 850	1,000
10	Accounting classification	Liability - amortized cost	Liability - amortized cos
	Original date of issuance	05-Oct-2018	16-Sep-2019
	Perpetual or dated Original maturity date	Dated 05-Oct-2028	Dated 17-Sep-2029
1	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and redemption amount	05-Oct-2023 Redeemable at Par. No contingent call dates.	
16	Subsequent call dates, if applicable	N/A	N/A
.7	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed until Sept 17, 202
	Coupon rate and any related index Existence of a dividend stopper	4.338% N/A	2.88% N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		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.	Superintendent is of the opinic that the Bank has cased, or is to cease, to be viable and that, the conversion of the Notes an other contingent instruments i by the Bank and taking into acc any other factors or circumstat that are considered relevant to appropriate, it is reasonably like that the viability of the Bank we 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 subdiv or agent or agency thereof with which the Bank has within the Bank has been determined by the Superintent of the political subdive or agent or agency thereof with which the Bank has would have be determined by the Superintent to be non-viable.
5	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon N trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of NVCC trigger event, eac outstanding note would converted to a number common shares equal truction obtained by dividing (Multiplier x No Value) by Conversion Pr Please refer to the Prospectus Supplement further details.
_		further details.	
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory Common Shares Bank of Montreal	Common Shares Bank of Montreal
28 29 80 81	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)	Mandatory Common Shares Bank of Montreal No N/A	Common Shares Bank of Montreal No N/A
9	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	Mandatory Common Shares Bank of Montreal No N/A	Common Shares Bank of Montreal No N/A N/A
19 10 12 13	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	Mandatory Common Shares Bank of Montreal No N/A	Common Shares Bank of Montreal No N/A
19 10 12 13	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	Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Common Shares Bank of Montreal No N/A N/A N/A
18 19 10 13 14	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	Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Common Shares Bank of Montreal No N/A N/A N/A
28 29 30 31 32 33 4a 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	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No
28 29 30 31 32 33 44 43	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)	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf.
28 29 30 31 32 33 4a 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	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A	Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A

 $^{^{(1)}}$ 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.

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

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06367WHH9	CA06368B2H05	XS1965537035
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N1/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A
6			N/A	N/A
7	Eligible at solo/group/group&solo	N/A	<i>'</i>	· •
	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,750	CAD2.000	EUR300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Feb-2019	6-Mar-2019	22-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Feb-2024	6-Mar-2024	21-Mar-2021
			1	
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			,
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	,	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.300%	2.850%	3mEuribor + 55bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
20				
28	If convertible, specify instrument type convertible into			
20	If convertible specificious of instrument it convert into			
30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	INU	INU	No
32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
3 7		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
				NIP Prospectus – Sept 24,
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>N/A</u>	2018
<u></u>				2010
	Complement to Describe 15 Described 15 Descr	USD Prospectus	21/2	NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	Supplement - Sept 23 18	<u>N/A</u>	Feb 28, 2019
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD	CAD Senior Term Sheet - Mar	Final Terms – Series 189 NIP
	Pricing Supplement (if applicable)	MTN Jan 31 19	<u>06, 2019</u>	rinar remis – series 189 NIP
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Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS1966819812	06367WJM6	06367WJN4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
	Means by which enforceability requirement of Section 13 of			Carrada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD200	USD1,750	USD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	22-Mar-2019	26-Mar-2019	26-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Mar-2024	26-Mar-2022	26-Mar-2022
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IN/A	IVA	IVA
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.238%	2.900%	3m\$L + 57bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non convertible	TVOIT COTTVET LIBIC	TVOIT COTTVETTIBLE
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible specify issuer of instrument it converts into			
30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		1	1
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism	- · · ·	- · · ·	- · · ·
24	Time of subsadiantian	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24, 2018	USD Prospectus - Apr 27 17	USD Prospectus - Apr 27 17
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Feb 28, 2019	USD Prospectus Supplement - Sept 23 18	USD Prospectus Supplement - Sept 23 18
	Pricing Supplement (if applicable)	Pricing Supplement – Series 190 NIP	Pricing Suppl Series E USD MTN Mar 21 19	Pricing Suppl Series E USD MTN Mar 21 19
				· · · · · · · · · · · · · · · · · · ·

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not		
		included in regulatory	Included in TLAC not	Included in TLAC not
		capital	included in regulatory capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
	,			
		New York, Ontario and	New South Wales, Ontario	New South Wales, Ontario
3	Governing law(s) of the instrument	Canada	and Canada	and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	AUD300	AUD450
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Jun-2019	17-Jul-2019	17-Jul-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Jun-2024	17-Jul-2024	17-Jul-2024
14	leaves cell subject to prior supervisors and construct	N1/A	21/2	N1/A
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IV/A	IN/A	NA
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	2.500%	2.100%	3mBBSW + 100bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	le suit se			
29	If convertible, specify issuer of instrument it converts into	Ne	Ne	Ne
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			+
33	If write-down, full or partial If write-down, permanent or temporary			+
- 33	If temporary write-down, description of write-down			
34	mechanism			
J+	meananiiii	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
3.10	. 77	2220.44001	2230.44.011	2230.44001
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
			AUD Information Memorandum	AUD Information Memorandum
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	- Jul 08 19	- Jul 08 19
			<u> </u>	<u> </u>
		USD Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	Supplement - Sept 23 18	<u>N/A</u>	<u>N/A</u>
<u> </u>				
	Duising Countlement (if acceliants)	Pricing Suppl Series E USD	Pricing Suppl Series 6 AUD	Pricing Suppl Series 7 AUD
	Pricing Supplement (if applicable)	MTN Jun 25 19	MTN Jul 17 19	MTN Jul 17 19
<u></u>		1	1	<u>1</u>

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	except as noted)			
		Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368B5B08	US06367WQD82	XS2053390600
			New York, Ontario and	
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
		N1/A	NI/A	N1/A
8	as of most recent reporting date) Par value of instrument	N/A CAD1.750	N/A USD500	N/A GBP500
9		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10 11	Accounting classification Original date of issuance	25-Jul-2019	10-Sep-2019	18-Sep-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Jul-2024	10-Sep-2021	18-Dec-2024
13	Original maturity date	29-Jul-2024	10-3ep-2021	18-Dec-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
17	Optional call date, contingent call dates and redemption	IN/A	14/74	1976
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			177.
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.280%	3m\$L + 40bps	1.5000%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
20	If convertible and if i inches and the second will be into			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	December / Dece Chalf December / Chalf D	81/8	USD Prospectus - Apr 27	NIP Prospectus – Sept 24,
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	<u>17</u>	<u>2018</u>
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus	NIP Prospectus Supplement –
		. <u>,</u>	Supplement - Sept 23 18	<u>Jul 11, 2019</u>
		0100 :: :	D	
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jul 29, 2019	Pricing Suppl Series E USD MTN Sep 10 19	Final Terms – Series 192 NIP
		<u>23, 2019</u>	ivi i in 3eh 10 13	

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06367WRC90	XS2063363662	XS2068976195
	,			
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD500	EUR300	USD100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21-Oct-2019	11-Oct-2019	23-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Nov-2022	11-Oct-2021	23-Oct-2024
4.4		A1 / A	N. / A	21/2
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15		NI/A	N1 / A	N/A
15 16	Subsequent call dates, if applicable	N/A N/A	N/A N/A	N/A N/A
10	Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.0500%	3mEuribor + 70bps	2.3000%
19	Existence of a dividend stopper	No	No	No
13	Existence of a dividena stopper	110	110	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			-
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
240	Type of subordination	subordination	subordination	
34a	Type of subordination	oubUrumdtiUH	SUDUI UIII d LIUII	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>	, 11, speak, item compliant reactions	† ·	Ì	<u> </u>
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27	NIP Prospectus – Sept 24,	NIP Prospectus – Sept 24,
		<u>17</u>	2018	2018
		USD Prospectus	NIP Prospectus Supplement –	NIP Prospectus Supplement –
	Supplement to Base Shelf Prospectus (if applicable)	Supplement - Sept 23 18	Jul 11, 2019	Jul 11, 2019
		Pricing Suppl Series E USD		
	Pricing Supplement (if applicable)	MTN Oct 21 19	<u>Final Terms – Series 196 NIP</u>	<u>Final Terms – Series 198 NIP</u>
				1

	tures Of Regulatory Capital Instruments	
\$ millions	s except as noted)	Included in TLAC not included in regulatory
		capital
1	Issuer	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368DCV43
3	Governing law(s) of the instrument	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	
	instruments governed by foreign law) Regulatory treatment	Contractual
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in millions,	
8	as of most recent reporting date)	N/A
9	Par value of instrument	CAD1,500
10	Accounting classification	Liability - amortised cost
11	Original date of issuance Perpetual or dated	17-Jan-2020
12 13	Original maturity date	Dated 3-Feb-2025
13	Original maturity date	at par on or after 03-Jan-
14	Issuer call subject to prior supervisory approval	2025
15	Optional call date, contingent call dates and redemption amount	at par on or after 03-Jan- 2025
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.370%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Compositorio
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	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	
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No
31	If write-down, write-down trigger (s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-down mechanism	
34a	Type of subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities
36	Non-compliant transitioned features	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jan 17, 2020

Main Fea	atures Of Regulatory Capital Instruments		
	ns except as noted)		
		Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital
1	Issuer	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for		
2	private placement)	194019769	06368B2E7
		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
	Means by which enforceability requirement of Section 13 of		.,
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible		
	instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,		
8	as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 110.00	USD 1.757
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Feb-2019	8-Mar-2019
12	Perpetual or dated	Dated 45 Feb 2040	Dated 0. Mar 2003
13	Original maturity date	15-Feb-2049	8-Mar-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and redemption		
15	amount	15-Feb-24	At Par on 08-Mar-2020
		February 15 in each year	At Par on September 08, 2020;
16	Cubes avest sell dates if analisable	commencing February 15 2024 up	March 08, 2021; September 08,
16	Subsequent call dates, if applicable		
	Coupons/dividends	commencing February 15 2024 up to but excluding the maturity date	March 08, 2021; September 08, 2021
16 17 18		commencing February 15 2024 up to but excluding the maturity date Fixed	March 08, 2021; September 08, 2021 Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	commencing February 15 2024 up to but excluding the maturity date	March 08, 2021; September 08, 2021
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% 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	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes 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	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 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, ronversion 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	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down description of write-down mechanism	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A 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, ronversion 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	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO
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, 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 hierarchy in liquidation (specify	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A 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, 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)	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate 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	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate 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	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A Ro Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A Privative Non-convertible N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A Ro Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A Privative Non-convertible N/A	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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)	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	March 08, 2021; September 08, 2021 Fixed 3.00%-3.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A

milliói	is except as noted)	Included in TIAC	Included in TIAC
		Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B2C1	06368B2J6
		Province of Ontario and the laws of	
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		
	instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 2.00	USD 4.0
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Mar-2019	
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11-Mar-2022	
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and redemption		
15	amount	At Par on 11-Mar-2020	At Par on 11-Mar-2020
		At Par on September 11, 2020; March 11, 2021; September 11,	
16	Subsequent call dates, if applicable		
	Coupons/dividends	March 11, 2021; September 11, 2021	March 11, 2021; September 11, 2021
16 17 18	Coupons/dividends Fixed or floating dividend/coupon	March 11, 2021; September 11,	March 11, 2021; September 11, 2021 Fixed
17	Coupons/dividends	March 11, 2021; September 11, 2021 Fixed	March 11, 2021; September 11, 2021
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00%	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40%
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	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A
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	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible
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	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes 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, conversion rate	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, permanent or temporary	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 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, ronversion 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	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes 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	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 Write-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, permanent or temporary	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion of the property of the pro
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion of the property of the pro
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	March 11, 2021; September 11, 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, 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	March 11, 2021; September 11, 2021 Fixed 3.00%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	March 11, 2021; September 1 2021 Fixed 2.90%-3.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)	Included in TLAC not included in			
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for				
2	private placement)	06368B2G2	06368B2F4	06368B2K3	06367WKG7
		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
3a	Means by which enforceability requirement of Section 13 of				
3d	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	oo madaa	oo maataa	oom actual	oo maataa
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	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
	Amount recognised in regulatory capital (Currency in millions,				
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	0.1 Liability - fair value option	USD 0.55 Liability - fair value option	Liability - fair value option	USD 10.00 Liability - fair value option
11	Original date of issuance	14-Mar-2019	15-Mar-2019	21-Mar-2019	17-Apr-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date Issuer call subject to prior supervisory approval	14-Mar-2025 Yes	15-Mar-2023 Yes	21-Mar-2030 Yes	17-Apr-2031 Yes
14	issuer can subject to prior supervisory approval	100	100	100	100
	Optional call date, contingent call dates and redemption				
15	amount	At Par on 14-Mar-2020	At Par on 15-Mar-2020	At Par on 21-Mar-2020	At par on 17-Apr-2020
				At Par on September 21, 2020;	
				March 21, 2021; September 21, 2021; March 21, 2022; September	
				21, 2022; March 21, 2023;	
				September 21, 2023; March 21,	
		At Par on September 14, 2020;		2024; September 21, 2024; March 21, 2025; September 21, 2025;	
		March 14, 2021; September 14,		March 21, 2026; September 21,	
		2021; March 14, 2022; September 14, 2022; March 14, 2023;	At Par on September 15, 2020; March 15, 2021; September 15,	2026; March 21, 2027; September 21, 2027; March 21, 2028;	At Par on 17th of each January, April, July and October
		September 14, 2023; March 14,	2021; March 15, 2022; September	September 21, 2028; March 21,	commencing on January 17th 2021
16	Subsequent call dates, if applicable	2024; September 14, 2024	15, 2022	2029; September 21, 2029	to January 17th 2031
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.65%-3.30%	3.00%-4.00%	3.00%-5.00%	3.10%-5.50%
19	Existence of a dividend stopper	No	No	No	No
20	F. II. disambinara and additional and a second above.	Mandatan	Mandatan	Mandatan	Mandatan
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory Yes	Mandatory Yes	Mandatory Yes	Mandatory Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
20	If any and the second s				
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31				Î.	İ
	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism				
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities			
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities			
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A			
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BWO	DIVIO	BINO	Bivio
2	private placement)	06368B2Z0	198432458	06368B2W7	06368B2Y3
			Province of Ontario and the laws of		
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
30	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Communication	Communication	O madadi	Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	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
9	Par value of instrument		EUR10.0	USD 0.567	USD 1.361
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Apr-2019	25-Apr-2019	29-Apr-2019	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date Issuer call subject to prior supervisory approval	24-Apr-2025	25-Apr-2039	29-Apr-2022	29-Apr-2022
14	issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and redemption	At Par on 24-Apr-2020	At Dec es 25 Ass 2020	At Par on 29-Apr-2020	At Par on 29-Apr-2020
15	amount	At Par on 24-Apr-2020	At Par on 25-Apr-2029	At Par on 29-Apr-2020	At Par on 29-Apr-2020
		At Par on October 24, 2020; April			
		24, 2021; October 24, 2021; April 24, 2022; October 24, 2022; April			
		24, 2022; October 24, 2022; April 24, 2023; October 24, 2023; April		At Par on October 29, 2020; April	At Par on October 29, 2020; April
16	Subsequent call dates, if applicable	24, 2024; October 24, 2024	N/A	29, 2021; October 29, 2021	29, 2021; October 29, 2021
		2 1, 202 1, 0010001 2 1, 202 1			29, 2021, October 29, 2021
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.80%	1.60%	Fixed 2.65%-3.25%	Fixed 2.85%-3.11%
	Fixed or floating dividend/coupon	Fixed		Fixed	Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 2.80% No	1.60% No	Fixed 2.65%-3.25% No	Fixed 2.85%-3.11% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 2.80% No Mandatory	No Mandatory	Fixed 2.65%-3.25% No Mandatory	Fixed 2.85%-3.11% No Mandatory
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 2.80% No	1.60% No	Fixed 2.65%-3.25% No	Fixed 2.85%-3.11% No
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 2.80% No Mandatory No	No Mandatory No	Fixed 2.65%-3.25% No Mandatory Yes	Fixed 2.85%-3.11% No Mandatory Yes
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A	1.60% No Mandatory No Cumulative	Fixed 2.65%-3.25% No Mandatory Yes Cumulative	Fixed 2.85%-3.11% No Mandatory Yes Cumulative
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 2.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 2.80% 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.65%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 2.80% 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	Fixed 2.65%-3.25% 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	Fixed 2.85%-3.11% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80% 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.65%-3.25% 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	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 2.80% 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	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	Fixed 2.65%-3.25% 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	Fixed 2.85%-3.11% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80% 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018	Fixed 2.65%-3.25% 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	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80% 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	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 NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement - Feb 28,	Fixed 2.65%-3.25% 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 N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018	Fixed 2.65%-3.25% 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	Fixed 2.85%-3.11% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80% 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	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 NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement - Feb 28,	Fixed 2.65%-3.25% 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 N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 2.80% 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	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 NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement - Feb 28,	Fixed 2.65%-3.25% 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 N/A	Fixed 2.85%-3.11% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A

Main Fea	tures Of Regulatory Capital Instruments				
	s except as noted)	_			
			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	ВМО	ВМО	BMO	BMO
2	private placement)	06368B3F3	06368B3A4	06368B3M8	06368B3N6
	, , , , , , , , , , , , , , , , , , , ,				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N/A	A1/0	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,				
- 8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.5		USD .235	USD .165
10 11	Accounting classification Original date of issuance	Liability - fair value option 7-May-2019	Liability - fair value option 7-May-2019	Liability - fair value option 8-May-2019	Liability - fair value option 9-May-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated 9-May-2019
13	Original maturity date	7-May-2025	7-May-2026	8-May-2023	9-May-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption				
15	amount	At Par on 7-May-2020	At Par on 7-May-2020	At Par on 8-May-2020	At Par on 9-May-2020
16	Subsequent call dates, if applicable	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	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, 2025		
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.60%	Fixed 2.55%-3.00%	Fixed 2.65%-3.50%	Fixed 2.85%-3.50%
19	Existence of a dividend stopper	No	No	No	No
			-	-	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) 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
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No No	No	No	No No
31	If write-down, write-down trigger (s)	*	-	-	
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-down				
34	mechanism Type of subordination	Examplian from subseries attack	Examplian from subardination	Examplian from subardination	Exemption from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	LACHIPUOH HORI SUBORGINATION
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
		INA	ING	IWA	IVA
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B3F3	Final Terms - CUSIP: 06368B3A4	Final Terms - CUSIP: 06368B3M8	Final Terms - CUSIP: 06368B3N6

Ment regi	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Since	56	<u>simo</u>	50
2	private placement)	06368B3R7	06368B3U0	06368B3W6	06368B4D7
			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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
30	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Communication	Communication	Communicación	Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25	0.9	2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-May-2019	15-May-2019	23-May-2019	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	9-May-2026	15-May-2024	23-May-2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption				
15	amount	At Par on 9-May-2020	At Par on 15-May-2020	At Par on 23-May-2020	At Par on 12-Jun-2020
		At Par onNovember 09, 2020; May			
		09, 2021; November 09, 2021; May		At Par on November 23, 2020; May	
			At Par on November 15, 2020; May		At Daniel December 40th and I have
			15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May		At Par on December 12th and June
16	Subsequent call dates, if applicable	09, 2025; November 09, 2025	15, 2023; November 15, 2023	23, 2024; November 23, 2024	and ending December 12 2039
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	2.65%-3.50%	2.50%-3.00%	2.60%-4.00%	3.45%
	Fixed or floating dividend/coupon				
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.65%-3.50% No	2.50%-3.00% No	2.60%-4.00% No	3.45% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.65%-3.50% No Mandatory	2.50%-3.00% No Mandatory	2.60%-4.00% No Mandatory	3.45% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.65%-3.50% No Mandatory Yes	2.50%-3.00% No Mandatory Yes	2.60%-4.00% No	3.45% No Mandatory
18 19 20	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	2.65%-3.50% No Mandatory	2.50%-3.00% No Mandatory Yes Cumulative	2.60%-4.00% No Mandatory Yes	3.45% No Mandatory
18 19 20 21 22	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	2.65%-3.50% No Mandatory Yes Cumulative	2.50%-3.00% No Mandatory Yes	2.60%-4.00% No Mandatory Yes Cumulative	3.45% No Mandatory No Cumulative
18 19 20 21 22 23 24 25	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	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	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	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	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	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	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	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	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	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	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	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	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	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	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	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A No Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2.50%-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	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.65%-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	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2.65%-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	2.50%-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 N/A	2.60%-4.00% 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	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.65%-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	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	2.60%-4.00% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Witte-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.65%-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	2.50%-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 N/A	2.60%-4.00% 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	3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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 convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	2.60%-4.00% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Witte-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	2.60%-4.00% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A

Main Feat	cures Of Regulatory Capital Instruments				
	except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
1	lanca.	regulatory capital BMO	regulatory capital	regulatory capital	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BINIO	BMO	BMO	BINO
2	private placement)	06368B4F2	06368B4L9	06367WLM3	06367WMG5
	private placement/	003005 11 2	003003 123	00007 WEIVIS	oose, www.
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.3		USD 10.00	USD 1.075
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Jun-2019	18-Jun-2019	24-Jun-2019	28-Jun-201
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	17-Jun-2024	18-Jun-2024	24-Dec-2026	28-Jun-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption				
15	amount	At Par on 17-Jun-2020	N/A	At par on 24-Jun-2020	At par on 28-Jun-2020
16	Subsequent call dates, if applicable	At Par on December 17, 2020; June 17, 2021; December 17, 2021; June 17, 2022; December 17, 2022; June 17, 2023; December 17, 2023		At Par on June 24 and December 24 of each year commencing December 24 2020 and ending June 24 2026	At Par on June 28 and December 28 of each year commencing December 28 2020 and ending December 28 2023
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	2.38%	3 month Cdor + 0.44%	3.00%	2.75%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No No	No	No No
31	If write-down, write-down trigger (s)	-		· ·	
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-down				
34 34a	mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5-40					
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	IVA	IVA
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B4F2	Final Terms - CUSIP: 06368B4L9	Final Terms - CUSIP: 06367WLM3	Final Terms - CUSIP: 06367WMG5

Main Fea	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Since	Simo	50	Sino
2	private placement)	06368B5C8	06367WND1	06367WNG4	06367WNF6
2	Commission law/ol of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Сапада арріїсаріе пегеіп	Cariada applicable triereiri	Сапада арріісаріе пегеіп	Сапада арріісаріе пегеіп
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TEAC 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
9	Par value of instrument		USD 3.00	USD 30.00	USD 10.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Jul-2019	25-Jul-2019	25-Jul-2019	
12	Perpetual or dated	Dated 22 Jul 2022	Dated 25 Jul 2020	Dated 25 Jul 2021	Dated 20 Jul 2021
13 14	Original maturity date Issuer call subject to prior supervisory approval	23-Jul-2022 Yes	25-Jul-2029 Yes	25-Jul-2031 Yes	29-Jul-2031 Yes
14	issuer can subject to prior supervisory approval	res	res	res	Tes
	Outional call data continued call datas and and anotice				
15	Optional call date, contingent call dates and redemption	At Par on 23-Jul-2020	At par on 25-Oct-2019	At par on 25-Jan-2020	At par on 29-Jan-2020
15	amount	At Fai 011 25-Jui-2020	At par on 25-Oct-2019	At par on 25-Jan-2020	At par 011 29-Jan-2020
			At Par on 25th day of each		
1				At Par on January 25 and July 25	At Par on January 29 and July 29
		At Par on January 23, 2021; July	January, April, July and October, commencing January 25, 2020 and	At Par on January 25 and July 25 of each year, commencing July 25,	At Par on January 29 and July 29 of each year, commencing July 29,
16	Subsequent call dates, if applicable	At Par on January 23, 2021; July 23, 2021; January 23, 2022	January, April, July and October,		
	Coupons/dividends	23, 2021; January 23, 2022	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029	of each year, commencing July 25, 2020 and ending January 25, 2031	of each year, commencing July 29, 2020 and ending January 29, 2031
17	Coupons/dividends Fixed or floating dividend/coupon	23, 2021; January 23, 2022 Fixed	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed	of each year, commencing July 25, 2020 and ending January 25, 2031 Fixed	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	23, 2021; January 23, 2022 Fixed 2.29%	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00%	of each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55%	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18%
17	Coupons/dividends Fixed or floating dividend/coupon	23, 2021; January 23, 2022 Fixed	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed	of each year, commencing July 25, 2020 and ending January 25, 2031 Fixed	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	23, 2021; January 23, 2022 Fixed 2.29% No	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00%	of each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% Mandatory	of each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	23, 2021; January 23, 2022 Fixed 2.29% No	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00%	of each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18%
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	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% No Mandatory No	of each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory Yes	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A	of each year, commencing July 25, 2020 and ending January 25, 2031 Fixed 2.80-3.55% No Mandatory Yes Cumulative Non-convertible N/A	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A	of 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	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	of 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	of 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
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	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A	of 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	of each year, commencing July 29, 2020 and ending January 29, 2031 Fixed 3.18% No Mandatory No Cumulative Non-convertible N/A N/A
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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	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	of 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	of 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
20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	of 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	of 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
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20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	January, April, July and October, 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	of 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	of 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	January, April, July and October, 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	of 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	of 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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	23, 2021; January 23, 2022 Fixed 2.29% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	January, April, July and October, 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	of 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	of 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
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20 21 22 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination	23, 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 N/A N/	January, April, July and October, commencing January 25, 2020 and ending April 25th 2029 Fixed 3.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	of 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 NO	of 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
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6 Eligibli 7 Instru Amount 8 as of most 9 Par value 10 Accountir 11 Original d 12 Perpetual 13 Origin 14 Issuer call 15 amount 16 Subser Coupons 17 Fixed 18 Coupo 19 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 If conv 20 If conv 20 If conv 21 If conv 22 If conv 23 If conv 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 If conv 30 Write-dox 31 If writt 32 If writt 33 If writt	ligible at solo/group/group&solo strument type unt recognised in regulatory capital (Currency in millions, most recent reporting date) alue of instrument unting classification nal date of issuance etual or dated riginal maturity date r call subject to prior supervisory approval	N/A Other TLAC instrument N/A USD 4.369 Liability - fair value option 31-Jul-2019 Dated 31-Jul-2024 Yes	N/A Other TLAC instrument N/A USD 0.2 Liability - fair value option 1-Aug-2019 Dated 1-Aug-2024	N/A Other TLAC instrument N/A 15 Liability - fair value option 1-Aug-2019 Dated 1-Dec-2030	N/A Other TLAC instrument N/A 0 Liability - fair value option 6-Aug-2
7	Istrument type unt recognised in regulatory capital (Currency in millions, most recent reporting date) alue of instrument unting classification nal date of issuance etual or dated riginal maturity date or call subject to prior supervisory approval	Other TLAC instrument N/A USD 4.369 Liability - fair value option 31-Jul-2019 Dated 31-Jul-2024 Yes	Other TLAC instrument N/A USD 0.2 Liability - fair value option 1-Aug-2019 Dated 1-Aug-2024	Other TLAC instrument N/A 15 Liability - fair value option 1-Aug-2019 Dated 1-Dec-2030	Other TLAC instrument N/A C Liability - fair value option 6-Aug-
Amount r as of most 9 Par value 10 Accountir 11 Original d 12 Perpetual 13 Origin 14 Issuer call Option amount 15 amount 16 Subsee Coupons/ 17 Fixed of 18 Coupo 19 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 If conv 29 If conv 30 Write-doo 30 Write-doo 31 If write 32 If write 33 If write 33 If write	unt recognised in regulatory capital (Currency in millions, most recent reporting date) alue of instrument unting classification nal date of issuance etual or dated riginal maturity date or call subject to prior supervisory approval	N/A USD 4.369 Liability - fair value option 31-Jul-2019 Dated 31-Jul-2024 Yes	N/A USD 0.2 Liability - fair value option 1-Aug-2019 Dated 1-Aug-2024	N/A 15 Liability - fair value option 1-Aug-2019 Dated 1-Dec-2030	N/A Liability - fair value option 6-Aug-:
9	alue of instrument unting classification nal date of issuance etual or dated riginal maturity date rr call subject to prior supervisory approval	USD 4.369 Liability - fair value option 31-Jul-2019 Dated 31-Jul-2024 Yes	USD 0.2 Liability - fair value option 1-Aug-2019 Dated 1-Aug-2024	Liability - fair value option 1-Aug-2019 Dated 1-Dec-2030	Liability - fair value option 6-Aug-
10 Accountin 11 Original d 12 Perpetual 13 Origin 14 Issuer call 14 Issuer call 15 Amount 15 Amount 16 Coupons/ 17 Fixed o 18 Coupo 19 Exister 20 Fully d 21 Exister 22 Noncu 23 Convertib 24 If convertib 25 If convertib 26 If convertib 27 If convertib 28 If convertib 29 If convertib 29 If convertib 29 If convertib 30 Write-doo 30 Write-doo 31 If write 32 If write 33 If write 33 If write 34 If write 35 If write 36 If write 37 If write 38 If write 39 If convertib 30 If write 31 If write 31 If write 33 If write 34 If write 35 If write 36 If write 37 If write 37 If write 38 If write 39 If write 30 If write 30 If write 31 If write 31 If write 33 If write 34 If write 35 If write 36 If write 37 If write 38 If write 39 If write 30 If write 30 If write 31 If write 32 If write 33 If write 34 If write 35 If write 36 If write 37 If write 37 If write 38 If write 39 If write 30 If write 30 If write 31 If write 32 If write 33 If write 34 If write 35 If write 36 If write 37 If write 37 If write 37 If write 37 If write 38 If write	unting classification nal date of issuance etual or dated riginal maturity date r call subject to prior supervisory approval ptional call date, contingent call dates and redemption	Liability - fair value option 31-Jul-2019 Dated 31-Jul-2024 Yes	Liability - fair value option 1-Aug-2019 Dated 1-Aug-2024	Liability - fair value option 1-Aug-2019 Dated 1-Dec-2030	Liability - fair value option 6-Aug-
11 Original d 12 Perpetual 13 Origin 14 Issuer call 14 Issuer call 15 Option 15 amount 16 Coupons/ 17 Fixed o 18 Coupons/ 18 Coupo 19 Exister 19 Exister 10 Fully d 11 Exister 11 Exister 12 Noncu 12 If conv 13 If conv 14 If conv 15 If conv 16 If conv 17 If conv 18 If conv 18 If conv 18 If write-dos 18 If write-dos 19 If conv 10 If conv 10 If conv 10 If conv 11 If write-dos 11 If write-dos 12 If write-dos 13 If write-dos 14 If write-dos 15 If write-dos 16 If conv 17 If conv 18 If write-dos 18 If write-dos 19 If conv 18 If write-dos 19 If conv 18 If write-dos 19 If conv 18 If write-dos 19 If write-dos 10 If write-dos 10 If write-dos 11 If write-dos 12 If write-dos 13 If write-dos 14 If write-dos 15 If write-dos 16 If write-dos 17 If write-dos 18 If write-dos	nal date of issuance etual or dated riginal maturity date r call subject to prior supervisory approval ptional call date, contingent call dates and redemption	31-Jul-2019 Dated 31-Jul-2024 Yes	1-Aug-2019 Dated 1-Aug-2024	1-Aug-2019 Dated 1-Dec-2030	6-Aug-
12 Perpetual 13 Origin 14 Issuer cali 15 Option 15 amount 16 Subsection 17 Fixed of 18 Coupons/ 18 Coupons/ 19 Existection 20 Fully of 21 Existection 21 Existection 22 Noncut 23 Convertible 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 If convertible 30 Write-doo 30 Write-doo 31 If writt 32 If writt 33 If write	etual or dated riginal maturity date r call subject to prior supervisory approval ptional call date, contingent call dates and redemption	Dated 31-Jul-2024 Yes	Dated 1-Aug-2024	Dated 1-Dec-2030	•
12	etual or dated riginal maturity date r call subject to prior supervisory approval ptional call date, contingent call dates and redemption	31-Jul-2024 Yes	Dated 1-Aug-2024	Dated 1-Dec-2030	•
Option Subset Coupons Type Subset Coupons Subset Coupons Subset Coupons Subset Coupons Subset Coupons Subset Subse	riginal maturity date r call subject to prior supervisory approval ptional call date, contingent call dates and redemption	31-Jul-2024 Yes	1-Aug-2024	1-Dec-2030	4
Option amount	r call subject to prior supervisory approval ptional call date, contingent call dates and redemption	Yes			
6 Subset Coupons/ 7 Fixed of 8 Coupons/ 9 Exister 10 Fully of 11 Exister 12 Noncu 13 Convertib 14 If conv 15 If conv 16 If conv 17 If conv 18 If conv 19 If conv 19 If write-doo 19 If write-d		At par on 31- Jul-2020			Yes
Coupons		711 par on on our 2020	At par on 1-Aug-2020	1-Aug-2020	At par on 6-Aug-2020
17 Fixed of 18 Coupe 19 Exister 20 Fully of 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 If conv 30 Write-dox 31 If writs 33 If writs 33 If writs 33 If writs 35 If	ubsequent call dates, if applicable	At Par on Each January 31, April 30, July 31 and October 31, commencing on July 31, 2020 and ending 30 April 2024	At par on February 01, 2021; August 01, 2021; February 01, 2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024	February 01, 2021; August 01, 2021; February 01, 2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024; February 01, 2024; August 01, 2024; February 01, 2025; August 01, 2025; August 01, 2026; February 01, 2026; August 01, 2027; February 01, 2027; August 01, 2027; February 01, 2028; August 01, 2028; February 01, 2029; August 01, 2029; February 01, 2029; August 01, 2029; February 01, 2030; August 01, 2030	At par on August 06, 2021; August 06, 2022; August 06, 2023
18	ons/dividends				
Exister Page	ixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
20 Fully d 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 If conv 30 Write-dov 31 If write 32 If write 33 If write	oupon rate and any related index	2.25%-3.00%	2.50%-3.25%	Zero coupon, 3.14% accrual rate	2.10%-2.65%
1	xistence of a dividend stopper	No	No	No	No
1 Existed 2 Noncu 3 Convertil 4 If conv 5 If conv 6 If conv 7 If conv 8 If conv 9 If conv 0 Write-don 1 If writ 2 If writ 3 If writ					
22 Noncu	ully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
3 Convertib 4 If conv 5 If conv 6 If conv 7 If conv 8 If conv 9 If conv 10 Write-dov 11 If writ 12 If writ 13 If writ	xistence of a step up or other incentive to redeem	Yes	Yes	No	Yes
4	oncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
5	ertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
6	convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
7	convertible, fully or partially	N/A	N/A	N/A	N/A
8 If conv 9 If conv 0 Write-dov 1 If writ- 2 If writ- 3 If writ-	convertible, conversion rate	N/A	N/A	N/A	N/A
9 If conv 0 Write-dov 1 If write 2 If write 3 If write	convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
9 If conv 0 Write-dov 1 If write 2 If write 3 If write	convertible, specify instrument type convertible into				
0 Write-dov 1 If write 2 If write 3 If write		NVA	N/A	NI/A	NIA
1 If write 2 If write 3 If write	convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
2 If write 3 If write	e-down feature	No	No	No	No
3 If write	write-down, write-down trigger (s)				1
	write-down, full or partial				
	write-down, permanent or temporary				
	If a name a new constant about a district of the constant of t				1
4 mechanism4a Type of sul	If temporary write-down, description of write-down	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	anism of subordination		B-d	Designation of the second	B-4
	anism of subordination ion in subordination hierarchy in liquidation (specify	n	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabiliti
	anism of subordination ion in subordination hierarchy in liquidation (specify ment type immediately senior to instrument)	Pari pasu to Deposit Liabilities	No	No	No
	anism of subordination ion in subordination hierarchy in liquidation (specify ment type immediately senior to instrument) compliant transitioned features	No	N/A	N/A	N/A
	anism of subordination ion in subordination hierarchy in liquidation (specify ment type immediately senior to instrument)			In 1/A	N/A
Suppleme	anism of subordination ion in subordination hierarchy in liquidation (specify ment type immediately senior to instrument) compliant transitioned features c, specify non-compliant features ectus / Base Shelf Prospectus / Short Form Prospectus	No	N/A	N/A	N/A

Main Feat	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	The second secon	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	ВМО	BMO	BMO
2	, , , , ,	063690505	06267\\\DD2	0636805118	063688617
	private placement)	06368B5R5	06367WPB3	06368B5U8	06368B6L7
		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
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,				
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.5	USD 3	USD 5	15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Aug-2019		22-Aug-2019	•
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	12-Aug-2021	16-Aug-2021	22-Aug-2022	30-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 12-Feb-2020	At par on 16-Nov-2019	At par on 22-Aug-2020	At par on 30-Aug-2020
			At Par on February 16, 2020; May 16, 2020; August 16, 2020;	At par on February 22, 2021;	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 28,
16	Subsequent call dates, if applicable	At Par on August 12, 2020; February 12, 2021	November 16, 2020; February 16, 2021; May 16, 2021	August 22, 2021; February 22, 2022	2025; August 30, 2025; February 28, 2026
	Coupons/dividends	February 12, 2021	16, 2021; May 16, 2021	2022	February 28, 2026
17	Coupons/dividends Fixed or floating dividend/coupon	February 12, 2021 Fixed	16, 2021; May 16, 2021 Fixed	2022 Fixed	February 28, 2026 Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	February 12, 2021	16, 2021; May 16, 2021	2022 Fixed	February 28, 2026
17 18	Coupons/dividends Fixed or floating dividend/coupon	February 12, 2021 Fixed 2.40%	16, 2021; May 16, 2021 Fixed 2.40%	2022 Fixed 2.35%-2.75%	February 28, 2026 Fixed 2.55%-3.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 2.40% No	16, 2021; May 16, 2021 Fixed 2.40%	2022 Fixed 2.35%-2.75% No	February 28, 2026 Fixed 2.55%-3.25% 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	February 12, 2021 Fixed 2.40% No Mandatory	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory	2022 Fixed 2.35%-2.75% No Mandatory	February 28, 2026 Fixed 2.55%-3.25% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 2.40% No	16, 2021; May 16, 2021 Fixed 2.40%	2022 Fixed 2.35%-2.75% No Mandatory Yes	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative
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	February 12, 2021 Fixed 2.40% No Mandatory No	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Fixed 2.40% No Mandatory No Cumulative Non-convertible	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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 N/	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A 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 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	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 Exemption from subordination	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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)	February 12, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	16, 2021; May 16, 2021 Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	February 28, 2026 Fixed 2.55%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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	cures 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
1	lanca.	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BMO	BMO	BMO
2	private placement)	06367WQB2	06367WPM9	06368B6S2	06368B6T0
		Description of Optoble and the laws	Drawings of Outside and the laws	Drawings of Optonia and the laws	Drawings of Ontorio and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13 of	or cariada applicable tricrom	or carrada applicable tricron	or cariada applicable trieren	or cariada applicable trieron
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Curior 12 to instrument	Other TEXO motivation	Cure 12 to instrument	Other 12 to instrument
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.045	USD 3.161	10	USD 3.53
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Sep-2019			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date	18-Feb-2026 Yes	6-Mar-2023 Yes	18-Sep-2024 Yes	19-Sep-2022 Yes
14	Issuer call subject to prior supervisory approval	res	res	res	res
15	Optional call date, contingent call dates and redemption amount	At par on 18-Feb-2020	At par on 6-Mar-2020	At par on 18-Sep-2020	At par on 19-Sep-2020
16	Subsequent call dates, if applicable	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
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.31%-4.00%	2.15%-3.00%	2.40%-3.00%	2.15%-2.60%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary 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
					,
1	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	r rospectus / base sileli r rospectus / Silort roriii Prospectus	N/A	N/A	N/A	N/A
	S and a second s	USD Prospectus Supplement - Sep	USD Prospectus Supplement - Sep		
	Supplement to Base Shelf Prospectus (if applicable)	23 18	23 18	N/A	N/A
	Pricing Supplement (if applicable)	Final Tarms CHEID: 0030714003	Final Torms CUEID: 0030714/0: 10	Final Torms CHEID: 002000000	Final Tarms CHEID: 0000000000
1		Final Terms - CUSIP: 06367WQB2	Final Terms - CUSIP: 06367WPM9	Final Terms - CUSIP: 06368B6S2	Final Terms - CUSIP: 06368B6T0

Main Feat	cures 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
	lanca.	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	ВМО	BMO	BMO
2	private placement)	06368B6R4	06368B7A0	06368B6Y9	06368B6Z6
	private placement)	U0308B0R4	06368B7AU	063688619	06368626
		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
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.7	0.413		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Sep-2019			
12	Perpetual or dated	Dated	Dated	Dated 20 00p 2010	Dated
13	Original maturity date	19-Sep-2024		20-Sep-2026	23-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 19-Sep-2020	At par on 20-Sep-2020	At par on 20-Sep-2020	At par on 23-Sep-2020
16	Subsequent call dates, if applicable	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 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 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 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
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.30%-3.00%	2.50%-3.00%	2.65%-3.00%	2.65%-3.00%
19	Existence of a dividend stopper	No	No	No	No
13	Existence of a dividend stopper	110	THE STATE OF THE S		110
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	convertible, mandatory of optional conversion				
28	If convertible, specify instrument type convertible into				
20	If any antible and if it is a second of the	NI/A	NI/A	NI/A	NIA
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)		ļ		
32	If write-down, full or partial				
33	If write-down, permanent or temporary		+		
24	If temporary write-down, description of write-down		1		
34	mechanism	Franchica francisch seiter d	Examples from extractions	Expanding from subscribes (Evenuetian frame and audio at
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subardination biomedical Production County				
35	Position in subordination hierarchy in liquidation (specify	Designation Designation 1 and	Bed seed to Bereit 1 1 100	Davi nasu ta Davi sa ta 1 ma	Davi nagu ta Danasi ta tana
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6R4	Final Terms - CUSIP: 06368B7A0	Final Terms - CUSIP: 06368B6Y9	Final Terms - CUSIP: 06368B6Z6

Main Feat	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
- 1	la	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	ВМО	ВМО	BMO
2	private placement)	06368B6U7	06368B6W3	06368B6X1	06367WQH9
	private placement)	003088007	00308B0W3	0030880X1	00307 WQ113
		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
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.414	1.986		USD 2.193
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Sep-2019			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24-Sep-2022			30-Sep-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 24-Sep-2020	At par on 26-Sep-2020	At par on 26-Sep-2020	At par on 30-Mar-2020
16	Subsequent call dates, if applicable	At par on March 24, 2021; September 24, 2021; March 24, 2022	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	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
	Coupons/dividends		-		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.00%-2.30% No	2.35%-3.00% No	2.60%-3.00% No	2.25%-3.25% No
-13	Existence of a dividend stopper	NO	140	NO	NO .
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	at an explication of the second second	N1/A	21/2	h.//a	21/2
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-down		+	1	
34	mechanism			1	
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
548	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Lacinpuon nom subordination
	Position in subordination hierarchy in liquidation (specify			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
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
3/	ii yes, specify flori-compliant reatures	IWA.	IN/C	IVA	IN/C
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	1 103pectus / Dase Shell Frospectus / Short Form Frospectus	N/A	N/A	N/A	N/A
		1.4.1			USD Prospectus Supplement - Sep
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	23 18
1	Pricing Supplement (if applicable)			1	
	, ,,	Final Terms - CUSIP: 06368B6U7	Final Terms - CUSIP: 06368B6W3	Final Terms - CUSIP: 06368B6X1	Final Terms - CUSIP: 06367WQH9
i					

Main Feat	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in		Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BIVIO	BIVIO	DIVIO	BINO
2	private placement)	205787518	06368B7F9	06368B7K8	205787470
		Province of Optorio and the laws of	Province of Optorio and the laws	Province of Optorio and the laws	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	of Canada applicable therein	of Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment		1.1/2		laura.
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,				
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument	USD 100 Liability - fair value option	0.5 Liability - fair value option	0.151 Liability - fair value option	USD 100 Liability - fair value option
11	Accounting classification Original date of issuance	30-Sep-2019	1-Oct-2019	1-Oct-2019	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-Sep-2059	1-Oct-2022	1-Oct-2022	7-Oct-2059
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	30-Sep-2020	At par on 1-Oct-2020	At par on 1-Oct-2020	7-Oct-2020
	umount	50 GSP 2520		par. a	7 00(202)
		September 30 in each year,			October 7 in each year,
		commencing on September 30,			commencing on October 7, 2020
		2020 up to and excluding the maturity date, subject to adjustment			up to and excluding the maturity date, subject to adjustment in
		in accordance with the Following	At par on April 01, 2021;	At par on April 01, 2021;	accordance with the Following
16	Subsequent call dates, if applicable	Business Day Convention	October 01, 2021; April 01, 2022	October 01, 2021; April 01, 2022	Business Day Convention
17	Coupons/dividends	Finad	Finad	Fined	Fired
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 4.05% accrual rate	Fixed 2.20%-3.00%	Fixed 2.15%-2.50%	Fixed Zero coupon, 4.00% accrual rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	Yes	No .
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26				11/7	
27	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If convertible, conversion rate If convertible, mandatory or optional conversion		N/A N/A		N/A N/A
	If convertible, mandatory or optional conversion	N/A		N/A	
28		N/A		N/A	
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A		N/A	
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A	N/A N/A	N/A
28 29 30 31	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)	N/A N/A	N/A	N/A N/A N/A	N/A
28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A	N/A N/A N/A	N/A
28 29 30 31	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	N/A N/A	N/A	N/A N/A N/A	N/A
28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A	N/A N/A N/A	N/A
28 29 30 31 32 33	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	N/A N/A	N/A	N/A N/A N/A	N/A
28 29 30 31 32 33	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	N/A N/A N/A No	N/A N/A No	N/A N/A N/A NO	N/A N/A No
28 29 30 31 32 33 34 34a	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	N/A N/A N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination	N/A No Exemption from subordination
28 29 30 31 32 33 34 34a	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)	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	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	N/A N/A N/A N/A No 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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a	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)	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	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	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 Exemption from subordination Pari pasu to Deposit Liabilities No 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A
28 29 30 31 32 33 34 34a 35 36	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	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A NO 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 NIP Prospectus - July 11, 2019
28 29 30 31 32 33 34 34a 35 36	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	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,
28 29 30 31 32 33 34 34a 35 36	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	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019
28 29 30 31 32 33 34 34a 35 36	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	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million:	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
- 1	lana	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	ВМО	BMO	BMO
2	private placement)	06368B6V5	06367WQX4	06368B7P7	06368B7L6
	private placement)	003086073	00307WQX4	0030667F7	003088710
		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
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	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
	Amount recognised in regulatory capital (Currency in millions,	Cure 12 to instrument	Curer resto motivament	Cure 12 to instrument	Curior 12 to instrument
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25		USD 5.5	USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Oct-2019	18-Oct-2019	18-Oct-2019	21-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	9-Oct-2026		18-Oct-2024	21-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 9-Oct-2020	At par on 18-Apr-2020	At par on 18-Apr-2020	At par on 21-Oct-2020
16	Subsequent call dates, if applicable	At par on April 09, 2021; October 09, 2021; April 09, 2022; October 09, 2022; April 09, 2023; October 09, 2023; April 09, 2024; October 09, 2024; April 09, 2025; October 09, 2025; April 09, 2026	At Par on October 18, 2020; April 18, 2021; October 18, 2021; April 18, 2022; October 18, 2022	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	At par on April 21, 2021; October 21, 2021; April 21, 2022; October 21, 2022; April 21, 2023; October 21, 2023; April 21, 2024; October 21, 2024; April 21, 2025; October 21, 2025; April 21, 2026
47	Coupons/dividends	Fired	Elect	Fired	Elizad
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.60%-3.00%	Fixed 2.40%	Fixed 2.00%-2.60%	Fixed 2.60%-3.00%
19	Existence of a dividend stopper	No	No	No	No
- 13	Existence of a dividend stopper	110	110	110	110
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	at an angle and the second second				
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No No	No No	No No	No No
31	If write-down, write-down trigger (s)	110	110	110	110
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-down				
34	mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37		1			
37	Drosmostus / Boso Shelf December / Sheet Boson			Î	1
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NI/A	NI/A	NI/A	NI/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)		USD Prospectus Supplement - Sep		
37		N/A N/A		N/A N/A	N/A N/A
37			USD Prospectus Supplement - Sep		
37	Supplement to Base Shelf Prospectus (if applicable)		USD Prospectus Supplement - Sep		

Included in TLAC not include	regulatory capital BMO 06367WRG0 s Province of Ontario and the law of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated
Suser Suse	regulatory capital BMO 06367WRG0 s Province of Ontario and the law of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
Super Supe	BMO 06367WRG0 S Province of Ontario and the law of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
Unique identifier (eg CUSP, ISIN, or Bloomberg identifier for private placement) Display Di	s Province of Ontario and the law of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option Dated 31-Oct-201
2 private placement) 0536887U6 05367WRES 05367WRES 05367WRES 05367WRES 05367WRES 05367WRES 05367WRES 05367WRES 05367WRES 053687WRES 05367WRES 0536	s Province of Ontario and the law of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 31-Oct-201 Dated 4 31-Oct-202
At par on April 24, 2021; At par on April 24, 2021; At par on April 24, 2021; At par on October 28, 2020; At par on October 28, 2020; At par on 31-Jan-2020 At par on 24-Oct-2020 At par on 28-Apr-2020 At par on 31-Jan-2020 At par on 31-Jan-2020 At par on 18- Subsequent call dates, if applicable Coupons/dividends 15 Subsequent call dates, if applicable Coupons/dividends 16 Coupons/dividends 17 Fixed of Toolting dividend/coupon 18 Coupons/dividends 19 Fixed Coupons/dividends 19 Fixed Countractual Contractual Contractua	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
Sovering lawly of the instrument of Canada applicable therein of Canada applicable Contractual Contractual Contractual Contractual Contractual Contractual Canada applicable therein of Canada applicable Contractual	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
Sovering lawly of the instrument of Canada applicable therein of Canada applicable Contractual Contractual Contractual Contractual Contractual Contractual Canada applicable therein of Canada applicable Contractual	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
Mans by which enforceability requirement of Section 13 of history instruments governed by foreign law) Contractual Contractual Contractual Contractual Regulatory recurrent	Contractual N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
### The TLAC Form Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) ### Regulatory treatment ### Transitional Basel III rules ### N/A	N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
Instruments governed by foreign law) Contractual Contractual	N/A N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
4 Transitional Basel III rules N/A	N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
S	N/A N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
6 Eligible at solo/group/group/scolo N/A N/A N/A N/A 7 Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 8 Arount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Display of the value of instrument 11 Original date of issuance 12 N/A 12 Perpetual or dated 13 Original date of issuance 14 Original date of issuance 15 Perpetual or dated 16 Dated 17 Display of the value option 18 Suser call subject to prior supervisory approval 19 Perpetual or dated 10 Optional call date, contingent call dates and redemption 15 At par on April 24, 2021; 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Coupon rate and any related index 20 Optional call dates, if applicable 19 Coupon rate and any related index 20 Optional call dates, or the last calendar day of each January, April, July and excluding the maturity date 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 No 11 Original maturity date 11 Original maturity date 12 Optional call dates, if applicable 13 Original maturity date 14 Issuer call dates, if applicable 15 At par on April 24, 2021; 26 At par on April 24, 2021; 27 Optional call dates, if applicable 28 At par on Ciciober 28, 2020; At par on 28-Apr-2020 At par on 31-Jan-2020 At par on 11-Jan-2020 At par on 11-Jan-2020 At par on 31-Jan-2020 At par on 31-Jan-2020 At par on 31-Jan-2020 At par on 31-Jan-2020 At par on 19 Salvary, Optional call dates, or of each January, April, July and each January, April, Ju	N/A Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
Amount recognised in regulatory capital (Currency in millions, Amount recognised in regulatory capital (Currency in millions, Amount recognised in regulatory capital (Currency in millions, N/A	Other TLAC instrument N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
Amount recognised in regulatory capital (Currency in millions, NA	N/A USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
8 as of most recent reporting date) N/A	USD 9.525 Liability - fair value option 9 31-Oct-201 Dated 4 31-Oct-202
10 Accounting classification Liability - fair value option Liability - fair value option 24-Oct-2019 28-Oct-2019 31-Oct-20 28-Oct-2019 31-Oct-20 28-Oct-2019 31-Oct-20 28-Oct-2019 31-Oct-20 31-Oc	Liability - fair value option 31-Oct-201 Dated 31-Oct-202
11 Original date of issuance Dated D	9 31-Oct-201 Dated 4 31-Oct-202
12 Perpetual or dated Da	Dated 31-Oct-202
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Optional call date, contingent call dates and redemption 17 Issuer call dates, if applicable 18 Coupons/dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 No	4 31-Oct-202
Subsequent call dates, if applicable October 24, 2021; April 24, 2022 At par on October 28, 2020; April 24, 2022; Cotober 28, 2020; April 28, 2021; October 28, 2020; April 28, 2021; April 28, 2021; April 28, 2022; October 28, 2020; April 28, 2021; April 28, 2022; October 28, 2020; April 28, 2021; April 28, 2022; October 28, 2020; April 28, 2021; April 28, 2022; October 28, 2020; April 28, 2022; October 28	
Optional call date, contingent call dates and redemption amount At par on 24-Oct-2020 At par on 28-Apr-2020 At par on 28-Apr-2020 At par on 31-Jan-2020 At par on 31-Jan-2020 At par on October 28, 2020; April 28, 2021; October 28, 2020; April 28, 2021; October 28, 2021; April 28, 2021; October 29, 2021; April 28, 2021; October 29, 2021; April 28, 2022; October 29, 2021; April 29, 2022; October 29, 20	155
At par on 24-Oct-2020 At par on 28-Apr-2020 At par on 31-Jan-2020 At par on 28-Apr-2020 At par on 31-Jan-2020 At par on 14-Doct-2020 At par on 28-Apr-2020 At par on 31-Jan-2020 At par on 28-Apr-2020, April 28, 2021; October 28, 2020; April 28, 2021; October 28, 2021; April 28, 2022; October 28, 2021; April 2	
At par on October 28, 2020; April 28, 2021; October 28, 2021; April 28, 2021; October 28, 2021; April 28, 2021; October 28, 2020; April 28, 2021; October 28, 2021; April 28, 2021; October 28, 2020; Up to and october 24, 2021; April 24, 2022 28, 2022 29, 2021; April 28, 2022; October 28, 2020; Up to and october 24, 2021; April 24, 2022 29, 2022 20, 2021; April 28, 2022; October 28, 2022 20, 2021; April 29, 2022; October 28, 2022 20, 2021; April 29, 2022; October 28, 2022; October 29, 2021; April 28, 2022; October 28, 2022; October 28, 2022; October 29, 2021; April 29, 2022; October 28, 2022; October 29, 2021; April 29, 2022; October 29, 2022; Octo	At par on 31-Oct-2021
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Supported Fixed Fixed Fixed Support Fixed Support Fixed Support Fixed Fixed Fixed Support Fixed Support Support Fixed Support Support Fixed Support Support Support Fixed Support Suppo	At par on the last calendar day of each January, April, July and October, commencing on October 31, 2021, up to and excluding the maturity date
19 Existence of a dividend stopper No	Fixed
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem Yes No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A	
21 Existence of a step up or other incentive to redeem Yes No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convert	No
21 Existence of a step up or other incentive to redeem Yes No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A	
22 Noncumulative or cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A	Mandatory Yes
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A STATE OF THE CONVERTIBLE OF THE CONVERT	Cumulative
24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A	Non-convertible
25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A	N/A
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A	N/A
	N/A
28 If convertible, specify instrument type convertible into	N/A
40 I DECOMPETION SUPERIOR SUPERIOR PROFESSION AND A STATE OF THE STATE	
a montestate, specify materials type convertable into	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A	N/A
30 Write-down feature No No No No	No
31 If write-down, write-down trigger (s)	
32 If write-down, full or partial	
33 If write-down, permanent or temporary	+
If temporary write-down, description of write-down	
34 mechanism 34a Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination	Exemption from subordination
Exemption from supordination Exemption from supordination Exemption from supordination	Exemplion from Suborulliation
Position in subordination hierarchy in liquidation (specify	
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 Non-compliant transitioned features No No No	· · · · · · · · · · · · · · · · · · ·
37 If yes, specify non-compliant features N/A N/A N/A N/A	No
December / Dece Chalf December / Chart Form December	No N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus N/A N/A N/A N/A	
LISD Prospectus Supplement - Sen LISD Prospectus Supplement - Ser	N/A
	N/A
Supplement to Base Shelf Prospectus (if applicable) N/A Supplement to Base Shelf Prospectus (if applicable) N/A	N/A
Sunniement to Base Shelt Prospectus (it applicable)	N/A N/A USD Prospectus Supplement - Sep

The TALE Contractability requirement of Section 13 of the TALE Contractability for Contractability Contractabi		ures Of Regulatory Capital Instruments				
regulations capital designation capital regulations capital regula	(\$ millions	except as noted)				
1						
Unique destrille (e.g. CDS) CRIA, or Browning describe for province of Contain and the Basis Province of Con	1	Issuer				
2. Inches protectional facility registreement of Section 13 of the Inches profit of Province of Orientics and the lase. Province of Orientics and Province of Orientics and the lase. Province of Orientics and the lase. Province of Orientics and the lase of Orientics and Province o	- 1		BIVIO	BIVIO	BIVIO	BIVIO
A Comment part of other internaments of Comments applicable Theorem of Comments applicable means applicable means applicable means applicable means applicable means applicable means applicab	2		06368B8C5	06368B8E1	06368B8L5	06368B8Q4
A Comment part of other internaments of Comments applicable Theorem of Comments applicable means applicable means applicable means applicable means applicable means applicable means applicab						
Means by which enforceability requirement of Section 13 of the TLAC Empire for TLAC eligible contributions appointed by foreign lived						
Bit TLAC Firm Sheet is achieved for other TLAC regiple instruments governed by foreign and season in the fleeloublant receitment. No.	3		of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
A regulatory remotives of the control of the contro	2.	, ,				
4 Transitional Board Incides NA	38		Contractual	Contractual	Contractual	Contractual
5 Pote transitional Basel III rules 6 Rights at holygroup/goodpool NPA NA						
Figure 1 Stage of Stage (Company) (Projected Company) (Projected						
Private receipted in equipation y capital (currency in millions), No.						
Annount recognised in regulatory capital (Currency in millions, NA						
8 as of most recent reporting date) N/A			Other TEAC Institution	Other TEAC Instrument	Other TEAG Instrument	Other TEAC Institution
10 Accounting disselfactions (Labilly, Fair value option (8		N/A	N/A	N/A	N/A
11 Degrent date of issuance 4 New 2019 6 New 2019 6 New 2019 6 Dated Dated Dated 12 Perpetute of dated 2 Dated 4 New 2017 5 State of State 1 New 2017 5 State 2 New 2	9	Par value of instrument	5.00	2.00	11.90	3.25
12.1 Doesd Dusted Dated Dated 13.0 Doesd Dusted Dated 14.0 Dated 1						Liability - fair value option
14 Issuer call subject to prior supervisory approval Yes Y						6-Nov-2019
Suser call subject to prior supervisory approval Yes Y						
Optional call date, contingent call dates and redemption 15 amount At par on 4-May-2020 At par on 5-Nov-2020 On 6-Nov-2020 NA At par on May 05, 2021; November 06, 2022; May 05, 2022; November 06, 20		-				6-Nov-2024
At par on 4-May-2020 At par on 5-Nov-2020 On 6-Nov-2020 N/A At par on 1-May 05, 2021, November 05, 2023, May 05, 2022, May 05, 2023, May 06, 2023, November 06, 2023, May 06, 2024, November 06, 2023, May 06, 2023, May 06, 2024, November 06, 2023, May 06, 2024, No	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
At par on May 05, 2021; November 05, 2021; May 05, 2021; November 06, 2021; May 06, 2021; May 06, 2022; November 06, 2021; May 06, 2022; November 06, 2021; May 06, 2023; November 06, 2024; May 06, 2024; May 06, 2024; May 06, 2023; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2024; May 06, 2025; November 06, 2024; May 06, 2025; November 06, 2024; May 06, 2025; May 06, 2025; November 06, 2025	15		At par on 4-May-2020	At par on 5-Nov-2020	On 6-Nov-2020	N/A
Coupons/dividends	16	Subsequent call dates if applicable		November 05, 2021; May 05, 2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05,	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06,	N/A
17 Fixed or Hoating dividend/Coupon Fixed Fixed Fixed Fixed Floating	16		May 04, 2021	2024; May 05, 2025	2023; May 06, 2024	N/A
18	17		Fixed	Fixed	Fixed	Floating
19 Existence of a dividend stopper						
Existence of a step up or other incentive to redeem						
Existence of a step up or other incentive to redeem		.:				
22 Noncumulative or cumulative Cu	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-converti	21	Existence of a step up or other incentive to redeem	Yes	Yes		
24 If convertible, conversion trigger (s) N/A	22	Noncumulative or cumulative	Cumulative	Cumulative		Cumulative
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 27 If convertible, mandatory or optional conversion 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 30 Write-down feature No						
26 If convertible, conversion rate N/A	24					
27 If convertible, mandatory or optional conversion N/A						
If convertible, specify instrument type convertible into 29		,				
If convertible, specify issuer of instrument it converts into N/A	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
30 Write-down feature No	28	If convertible, specify instrument type convertible into				
30 Write-down feature No	29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 35 If write-down, description of write-down 36 Position in subordination 37 If ye of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Non-compliant transitioned features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 No 38 Non-compliant features 39 No 30 No 30 No 31 No 32 Non-compliant features 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 36 No 37 No 38 No 38 No 39 No 39 No 30 No						
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) And if yes, specify non-compliant features No			· · · ·	-	· · · ·	· · · ·
1 1 1 1 1 1 1 1 1 1						
If temporary write-down, description of write-down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No No No No No No No No No N				İ		
34a Type of 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 Liabilitie	34					
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil						
36 Non-compliant transitioned features No No No No No No No No No No No No No				L		
37 If yes, specify non-compliant features 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 Supplement to Base Shelf Prospectus (if applicable) N/A N/A N/A N/A Pricing Supplement (if applicable)				· · · · · · · · · · · · · · · · · · ·		Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus N/A Supplement to Base Shelf Prospectus (if applicable) N/A Pricing Supplement (if applicable)						
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 Pricing Supplement (if applicable)	37		N/A	N/A	N/A	N/A
Pricing Supplement (if applicable)		Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
		Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
Final Terms - Cusip: 0636888C5 Final Terms - Cusip: 0636888E1 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 0636888E5 Final Terms - Cusip: 063688E5 Final Terms - Cusip: 0		Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8C5	Final Terms - Cusip: 06368B8E1	Final Terms - Cusip: 06368B8L5	Final Terms - Cusip: 06368B8Q4

Main Feat	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	la	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	ВМО	BMO	BMO
2	1	06369896	06267WPT2	06367WSB0	062600002
	private placement)	06368B8P6	06367WRT2	06367W3B0	06368B8R2
		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
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,				
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	15.00		USD 33.00	0.90
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Nov-2019			12-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	7-Nov-2026	1	8-Nov-2027	12-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 7-Nov-2020	On 8-Feb-2020	On 8-Nov-2023	At par on 12-Nov-2020
16	Subsequent call dates, if applicable	At par on 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, 2025; May 07, 2026	On the 8th of each Februrary, May, August, and November commencing on February 8th 2020, up to and excluding the maturity date	On the 8th day of each Februrary, May, August, and November commencing on November 8, 2023, up to and exluding the maturity date	At par on May 12, 2021; November 12, 2021; May 12, 2022; November 12, 2022; May 12, 2023; November 12, 2023; May 12, 2024
	Coupons/dividends				E
17	Fixed or floating dividend/coupon	Fixed	Fixed 2.00%	Fixed 2.299/	Fixed
18 19	Coupon rate and any related index	2.80%-3.50%	2.00% No	2.38% No	
19	Existence of a dividend stopper	No	INO	INO	No
20	Fully discussions as usefully discussions as assembled	Mandatan	Mandatan	Mandatan	Mandatan
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory Yes	Mandatory No	Mandatory No	Mandatory Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible		
23	If convertible, conversion trigger (s)	N/A	N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	in conversion, managed y or optional conversion	1471		147.	1971
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)		1		
32	If write-down, full or partial				
33	If write-down, permanent or temporary	-	 	-	
3.	If temporary write-down, description of write-down				
34	mechanism	Evanuation from such 20 2	Examples for each 10 10	Examples from sub- 0 - 0	Franchica form and the state of
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Docition in subardination biomedical Production of				
25	Position in subordination hierarchy in liquidation (specify	Davi nasu ta Dag 11 I - 1 1111	Best peace to Decree 1 1 - 1 199	Davi nasu ta Davi - 2 1 1-1-20	Designation Designated Links
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
<u> </u>	, and a second s	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)		USD Prospectus Supplement - Sep	USD Prospectus Supplement - Sep	
Ì	Supplement to pase shell Prospectus (IT applicable)	N/A	23 18	23 18	N/A
					1
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8P6	Final Terms - Cusip: 06367WRT2	Final Terms - Cusip: 06367WSB0	Final Terms - Cusip: 06368B8R2

Main Fea	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
- 1	lanca.	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BMO	BMO	BMO
2	private placement)	06368B8U5	06367WRF2	207873667	06368B8W1
3	Coverning law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	or Cariada applicable triereiri	or Carrada applicable triefelir	or Cariada applicable trierein	or Cariada applicable trierein
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Other TEAC Institution	Other TEAC Instrument	Other TEAC Institution	Other TEAC Institution
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.50	USD 10.00	25.00	15.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Nov-2019		12-Nov-2019	14-Nov-2019
12	Perpetual or dated	Dated 42 New 2024	Dated 42 New 2024	Dated 42 New 2024	Dated 44 New 2024
13 14	Original maturity date Issuer call subject to prior supervisory approval	12-Nov-2024 Yes	12-Nov-2031 Yes	12-Nov-2034 Yes	14-Nov-2024 Yes
14	issuer can subject to prior supervisory approval	165	165	165	res
	Optional call date, contingent call dates and redemption				
15	amount	At par on 12-May-2020	On 12-Feb-2020	On 12-Nov-2021	At par on 14-Nov-2020
13	amount	71 par on 12 may 2020	011 12 1 05 2020	011 12 1107 2021	711 par 611 14 110V 2020
		At par on November 12, 2020;			
		May 12, 2021; November 12,	On the 12th day of each		At par on May 14, 2021;
		2021; May 12, 2022; November 12, 2022; May 12, 2023;	February, May, August and November, commencing on	On the 12th day of November of each year, commencing on 12	November 14, 2021; May 14, 2022; November 14, 2022; May
		November 12, 2023; May 12,	February 12, 2020, up to and	November 2021, up to and	14, 2023; November 14, 2023;
16	Subsequent call dates, if applicable	2024	exluding the maturity date	excluding the maturity date	May 14, 2024
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.20%-2.75%	3.00%	3.32%	1
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible specify instrument type convertible into				
26	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
3.	If temporary write-down, description of write-down				
34	mechanism Type of subordination	Evamption from subardination	Evamption from subordination	Evamption from subardination	Exemption from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	LACITIPUOTI TOTTI SUDOTAINALION
1	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Ì	Prospectus / Base Shelf Prospectus / Short Form Prospectus		l.,,		
ĺ		N/A	N/A	NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug	N/A
					İ
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep		N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	28, 2019	N/A
		N/A			N/A
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	N/A Final Terms - Cusip: 06368B8U5			N/A Final Terms - Cusip: 06368B8W1

Main Feat	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
	lanca.	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BMO	BMO	BMO
2		06269891/2	06368DAC8	06368DAE1	06267W5G0
	private placement)	06368B8V3	06368DAC8	06368DAF1	06367WSG9
		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
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment		1		
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	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
	Amount recognised in regulatory capital (Currency in millions,	Other TEAC Instrument	Other TEAG Instrument	Other TEACHISTIANIENT	Other TEAC Instrument
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	15.00			USD 10.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Nov-2019			19-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	14-Nov-2026		18-Nov-2024	19-Nov-2021
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 14-Nov-2020	On 15-Nov-2020	At par on 18-Nov-2020	On 19-Feb-2020
15	amount	At par 011 14-110V-2020	OH 19-110V-2020	At par on 16-110V-2020	OII 19-Feb-2020
16	Subsequent call dates, if applicable	At par on May 14, 2021; November 14, 2021; May 14, 2022; November 14, 2022; May 14, 2023; November 14, 2023; May 14, 2024; November 14, 2024; May 14, 2025; November 14, 2025; May 14, 2026	On May 15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; May 15, 2024; May 15, 2024; November 15, 2024; May 15, 2025; November 15, 2025; May 15, 2026; May 15, 2026; May 15, 2027; November 15, 2027; May 15, 2028; May 15, 2028; November 15, 2028; November 15, 2028; November 15, 2028; November 15, 2028; November 15, 2028; May 15, 2029	At par on May 18, 2021; November 18, 2021; May 18, 2022; November 18, 2022; May 18, 2023; November 18, 2023; May 18, 2024	On the 19th day of each February, May, August and November, commencing on February 19, 2020, up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%-4.00%	3.22%		2.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)	· ·-			
32	If write-down, full or partial		İ		
33	If write-down, permanent or temporary				
1	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
	Desition in subordination biomedium in Production County				
25	Position in subordination hierarchy in liquidation (specify	Pori populto Perseit Listinis	Pari nagu ta Danasii I I-1 1991	Pari pagu ta Danasit I I-1 1991	Pori populto Denesia I I-1-1991-
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
3/	Prospectus / Base Shelf Prospectus / Short Form Prospectus	IWA	IWA	INA	I W/A
		N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8V3	Final Terms - Cusip: 06368DAC8	Final Terms - Cusip: 06368DAF1	Final Terms - Cusip: 06367WSG9

	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)	Included in TLAC and included in	Included in TLAC and included in	Included in TLAC and included in	In alcohold in TLAC making alcohold in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BIMO	BIVIO	BINIO	BINO
2	private placement)	06368DAB0	208101269	06368DAA2	208150146
2	Course law(s) of the instrument		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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.00	USD 30.00		USD 30.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Nov-2019	19-Nov-2019	20-Nov-2019	20-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Nov-2022	19-Nov-2059	20-Nov-2024	20-Nov-2059
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On 19-Nov-2020	On 19-Nov-2021	At par on 20-Nov-2020	On 20-Nov-2020
16	Subsequent call dates, if applicable	On May 19, 2021; November 19, 2021; May 19, 2022	On November 19 of each year	At par on May 20, 2021; November 20, 2021; May 20, 2022; November 20, 2022; May 20, 2023; November 20, 2023; May 20, 2024	On November 20 of each year
	Coupons/dividends	·	,	,	·
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.15%	4.08%	2.35%-3.00%	4.07%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary partially discretionary or mandatory	Mandatory	Mondaton	Mandatory	Mondoton
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No	Mandatory No	Yes	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	res Cumulative	Cumulative
23		Non-convertible			
24	Convertible or non-convertible If convertible, conversion trigger (s)	N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	N/A N/A
21	ii convertible, mandatory or optional conversion	IN/A	IV/A	IN/A	IN/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	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
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
<u> </u>	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Prospectus - July 11, 2019	N/A	NIP Prospectus - July 11, 2019
		1971	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	11// 1	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug
	Supplement to Base Shelf Prospectus (if applicable)	N/A	28, 2019	N/A	28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DAB0	Final Terms - Cusip: 208101269	Final Terms - Cusip: 06368DAA2	Final Terms - Cusip: 208150146

Main Feat	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
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BIVIO	BIVIO	BIVIO	BIVIO
2	private placement)	06368DAH7	06367WSE4	06367WSA2	208106023
		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
2.	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	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
,	Amount recognised in regulatory capital (Currency in millions,	Guior 12 to monument	outer 12 to moutament	Other 12 to monament	Other 12 to monument
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	6.00		USD 5.00	USD 260.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance	22-Nov-2019 Dated		27-Nov-2019	27-Nov-2019
13	Perpetual or dated Original maturity date	22-Nov-2028	Dated 26-May-2023	Dated 27-Nov-2024	Dated 27-Nov-2059
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 22-Nov-2020	On 26-May-2020	On 27-Feb-2020	On 27-Nov-2024
16	Subsequent call dates, if applicable	At par on May 22, 2021; November 22, 2021; May 22, 2022; November 22, 2022; May 22, 2023; November 22, 2023; May 22, 2024; November 22, 2024; May 22, 2025; November 22, 2025; May 22, 2026; November 22, 2026; May 22, 2027; November 22, 2027; May 22, 2028	On May 26 and November 26 of each year, beginning on May 26, 2020, up to and excluding the maturity date	On February 27, May 27, August 27, November 27 of each year, beginning on Februrary 27, 2020	On November 27 of each year
10	Coupons/dividends	22, 2020	maturity date	beginning on rebidiary 27, 2020	On November 27 or each year
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.75%-4.00%		2.30%-2.75%	4.02%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	Yes	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
		N/A	N/A	NI/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110	110
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-down				
34	mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subardination biography in liquidation for the				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
J.	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
		N/A	N/A	N/A	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DAH7	Final Terms - Cusip: 06367WSE4	Final Terms - Cusip: 06367WSA2	Final Terms - Cusip: 208106023

Main Feat	cures 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
1	lanca.	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	ВМО	BMO	ВМО
2	private placement)	06367WSM6	06368DAY0	06368DAN4	06368DBH6
	private placement)	00307 W3W0	00308DAT0	00306DAN4	0030808110
		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
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	US 0.65	5.00		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Nov-2019		18-Dec-2019	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	29-Nov-2022	3-Dec-2024	18-Dec-2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On 29-May-2020	At par on 3-Dec-2020	On 18-Dec-2020	At par on 18-Dec-2020
16	Subsequent call dates, if applicable	On May 29, February 29 of each year, beginning on May 29, 2020		On June 18, 2021; December 18, 2021; June 18, 2022; December 18, 2022; June 18, 2023; December 18, 2023; June 18, 2024	At par on June 18, 2021; December 18, 2021; June 18, 2022; December 18, 2022; June 18, 2023; December 18, 2023; June 18, 2024; December 18, 2024; June 18, 2025
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%-2.50%	2.35%-3.00%	2.65%	
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary partially discretionary or mandatory	Mondoton	Mandatan	Mondaton	Mondaton
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory Yes	Mandatory Yes	Mandatory No	Mandatory Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	il convertible, mandatory of optional conversion	INA	N/A	IN/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	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
	Position in subordination hierarchy in liquidation (specify				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
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
		N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep			1
		23 18	N/A	N/A	N/A
	Pricing Supplement (if applicable)				
<u> </u>		Final Terms - Cusip: 06367WSM6	Final Terms - Cusip: 06368DAY0	Final Terms - Cusip: 06368DAN4	Final Terms - Cusip: 06368DBH6

	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	
	lanca.	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BMO	BMO	BMO
2	private placement)	06368DBJ2	06368DBL7	06367WTD5	209220407
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of			эт эт эт эт эт эт эт эт эт эт эт эт эт э	
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,				
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.344		USD 5.00	25.0
10 11	Accounting classification	Liability - fair value option 18-Dec-2019	Liability - fair value option 19-Dec-2019	Liability - fair value option 20-Dec-2019	Liability - fair value option 20-Dec-201
12	Original date of issuance Perpetual or dated	Dated		Dated	
13	Original maturity date	18-Dec-2025	Dated 19-Dec-2025	20-Dec-2024	Dated 20-Dec-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 18-Dec-2020	At par on 19-Dec-2020	On 20-Dec-2020	On 20-Dec-2021
16	Subsequent call dates, if applicable	At par on June 18, 2021; December 18, 2021; June 18, 2022; December 18, 2022; June 18, 2023; December 18, 2023; June 18, 2024; December 18, 2024; June 18, 2025	At par on June 19, 2021; December 19, 2021; June 19, 2022; December 19, 2022; June 19, 2023; December 19, 2023; June 19, 2024; December 19, 2024; June 19, 2025	On June 20, December 20 of each year, beginning on December 20, 2020 up to and excluding the maturity date	On December 20 of each year, beginning on December 20, 2021
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%-3.00%	2.40%-3.00%	2.30%	3.25%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-down				
34	mechanism	Francisco francis I II II	Francisco francisco de la constantina	Francisco francisco de la constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della constantina della cons	Formation from 1 11 11
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
-	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
		N/A	N/A	N/A	NIP Offering Circular - Jul 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	USD Prospectus Supplement - Sep 23 18	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DBJ2	Final Terms - Cusip: 06368DBL7	Final Terms - Cusip: 06367WTD5	Final Terms - Cusip: 209220407

	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	
- 1	lanca.	regulatory capital	regulatory capital BMO	regulatory capital BMO	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BIVIO	BIMO	BMO
2	private placement)	06368DBX1	06368DBY9	06367WTR4	06368DCB8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of	от оттория органия и постания		эт эт эт эт эт эт эт эт эт эт эт эт эт э	
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	On a transfer of transfer	O contractive I	Operational	0
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.20	1.062	USD 20.00	2.02
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Dec-2019	27-Dec-2019	27-Dec-2019	30-Dec-201
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-Dec-2022	27-Dec-2025	27-Dec-2049	30-Dec-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On 23-Jun-2020	At par on 27-Dec-2020	On 27-Dec-2022	At par on 30-Dec-2020
16	Subsequent call dates, if applicable	On December 23, 2020; June 23, 2021; December 23, 2021; June 23, 2022	At par on June 27, 2021; December 27, 2021; June 27, 2022; December 27, 2022; June 27, 2023; December 27, 2023; June 27, 2024; December 27, 2024; June 27, 2025	On December 27 of each year	At par on June 30, 2021; December 30, 2021; June 30, 2022; December 30, 2022; Jun 30, 2023; December 30, 2023; June 30, 2024
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.15%			2.70%-3.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially 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
LI	in convertible, manuacory or optional conversion	IV/A	IVA	19/74	IV/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary 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
		,	,		
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	USD Prospectus Supplement - Sep 23 18	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DBX1	Final Terms - Cusip: 06368DBY9	Final Terms - Cusip: 06367WTR4	Final Terms - Cusip: 06368DCB8

Main Feat	tures Of Regulatory Capital Instruments				
(\$ millions	except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
1	1	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BMO	BMO	BMO
2	private placement)	06368DBM5	06368DCC6	06368DBW3	210229116
	private platement)	00308DBW13	00508DCC0	0030800473	210223110
		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
	Means by which enforceability requirement of Section 13 of				
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	1	1		
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	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
	Amount recognised in regulatory capital (Currency in millions,	Cure 12 to instrument	Cure 12 to instrument	Other TEXO motivation	Other 12 to instrument
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	30.00		USD 4.00	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Jan-2020	10-Jan-2020	13-Jan-2020	15-Jan-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	2-Jan-2027	10-Jan-2027	13-Jan-2023	15-Jan-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 2-Jan-2021	At par on 10-Jan-2021	At par on 13-Jul-2020	On 15-Jan-2021
16	Subsequent call dates, if applicable	02, 2022; July 02, 2022; January		At par on January 13, 2021; July 13, 2021; January 13, 2022; July 13, 2022	On January 15 of each year
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index Existence of a dividend stopper	2.65%-4.00%	2.80%-4.00%	2.00%-2.40%	3.85%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
20	If any and the country to the country of the countr				
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)			•	
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
1	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
	Desition in subordination biomedium in Production Courts				
35	Position in subordination hierarchy in liquidation (specify	Pori popu te Denesit I I-l-1911-	Pori populto Denesit I I-1 1911-	Pori populto Persent Listings	Pori populto Denesia I I-1-1991-
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
- 3/	ii yes, specify non-compliant reatures	13/73	13/73	13// 1	19//
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
		N/A	N/A	N/A	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)				NIP Prospectus Supplement - Aug
ĺ		INI/A	N/A	N/A	28, 2019
	Supplement to base shell Frospectus (II applicable)	N/A	1471		
		IN/A	1477		
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DBM5	Final Terms - Cusip: 06368DCC6	Final Terms - Cusip: 06368DBW3	Final Terms - Cusip: 210229116

(\$ millions					
1	s except as noted)				
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	
-1	lanca.	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BIMO	BIVIO	BIMO	BMO
2	private placement)	210658041	06367WUH4	06367WUK7	06367WUG6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
J	Means by which enforceability requirement of Section 13 of	э-		эр, том	
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,				
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 5.00	USD 60.00	USD 15.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Jan-2020	1	24-Jan-2020	24-Jan-202
12 13	Perpetual or dated Original maturity date	Dated 22-Jan-2060	Dated 23-Jan-2026	Dated 24-Jan-2023	Dated 24-Jan-202
14	Issuer call subject to prior supervisory approval	Yes	Yes 23-Jan-2026	Yes 24-Jan-2023	Yes 24-Jan-202
14	issuer can subject to prior supervisory approval	100	100	100	100
15	Optional call date, contingent call dates and redemption amount	On 22-Jan-2021	On 23-Jul-2020	On 24-Apr-2020	On 24-Apr-2020
13	amount	O11 22 0011 2021	011 20 0di 2020	OH 24 7491 2020	OH 24 7401 2020
				On January 24, April 24, July 24,	
			On January 23, July 23 of each	October 24 of each year,	On January 24, April 24, July 24
			year, beginning July 23, 2020,	beginning on April 24, 2020, up	October 24 of each year,
46	Character Halata Standballs	On January 22 of seek was	up to and excluding the maturity date	to and excluding the maturity date	beginning April 24, 2020, up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	On January 22 of each year	uate	uate	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.80%	2.40%	2.00%	2.15%-3.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No		
21				No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
22 23	Convertible or non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
22 23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
22 23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
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 N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
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	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
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 N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
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) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
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 N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 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 N/A N/A N/A N/A N/A N/A NO	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 NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
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 N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 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 N/A N/A N/A N/A N/A N/A NO	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 NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
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, 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 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-convertible N/A N/A N/A N/A N/A N/A NO	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 NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 32 33 34	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, 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	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 32 33 34 34a 35 36 37	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 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 N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 32 33 34 34a 35 36 37	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 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 NIP Prospectus - July 11, 2019	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	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 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 N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	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 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 N/A N/A N/A N/A N/A N/A	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 USD Prospectus Supplement - Sep	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	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 USD Prospectus Supplement - Sep

Main Feat	ures Of Regulatory Capital Instruments				
(\$ millions	except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	BMO	BMO	ВМО	BMO
2	private placement)	06368DCQ5	06368DCW2	06368DCX0	06367WUY7
	Constitute (A) (filtring)	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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	N1/A	NI/A	N1/A
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in millions,	outer 12 to motivation	other 12 to motivation	outer 12 to monument	ourer retreatment
8	as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2.50	0.50	0.75	2.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Jan-2020	31-Jan-2020	31-Jan-2020	31-Jan-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-Jan-2023	31-Jan-2026	31-Jan-2026	31-Jan-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 30-Jul-2020	At par on 31-Jan-2021	At par on 31-Jan-2021	At par on 31-Jul-2020
16	Subsequent call dates, if applicable		At par on July 31, 2021; January 31, 2022; July 31, 2022; January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025	31, 2022; July 31, 2022; January 31, 2023; July 31, 2023; January	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.10%-2.50%	2.35%-3.00%	2.60%-3.00%	2.35%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-down				
34	mechanism To a final hardination	Francisco francis (1 2 2	Francisco francisco de la constante	Francisco form 1 " "	Formation from 1 P. C.
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
		N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DCQ5	Final Terms - Cusip: 06368DCW2	Final Terms - Cusip: 06368DCX0	Final Terms - Cusip: 06367WUY7