

Main Features Of Regulatory Capital Instruments					
(\$ millions except as noted)					
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Common Shares	Preferred Shares Class B - Series 25	Preferred Shares Class B - Series 26	Preferred Shares Class B - Series 27
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	063679203	063679302	063679401
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Ineligible	Ineligible	Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	12,998	236	54	500
9	Par value of instrument	N/A	236	54	500
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	Various	11-Mar-2011	25-Aug-2016	23-Apr-2014
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2021 Redemable at Par. No contingent call dates.	25-Aug-2021 Redemable at Par. No contingent call dates.	25-May 2019 Redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable		Every 5 years	Every 5 years	Every 5 years
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
18	Coupon rate and any related index	N/A	1.805%	90 Day T-Bill +1.15%	4.00%
19	Existence of a dividend stopper	N/A	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible ⁽¹⁾	N/A	Non-Convertible	Non-Convertible	Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	Mandatory
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	Common Shares
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	Bank of Montreal
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	Yes	Yes	No
37	If yes, specify non-compliant features	N/A	Not NVCC compliant	Not NVCC compliant	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus			Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Mar 13 14
Supplement to Base Shelf Prospectus (if applicable)			Prospectus Suppl. - Class B Pref Shares - Series 25 & 26	Prospectus Suppl. - Class B Pref Shares - Series 25 & 26	Prospectus Suppl. - Class B Pref Shares - Series 27
Pricing Supplement (If applicable)					

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

Main Features Of Regulatory Capital Instruments					
(5 millions except as noted)					
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Preferred Shares Class B - Series 29	Preferred Shares Class B - Series 31	Preferred Shares Class B - Series 33	Preferred Shares Class B - Series 35
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679609	063679807	06367X200	06367X408
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	300	200	150
9	Par value of instrument	400	300	200	150
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	06-Jun-2014	30-Jul-2014	05-Jun-2015	29-Jul-2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	25-Aug-2019 Redemable at Par. No contingent call dates.	25-Nov-2019 Redemable at Par. No contingent call dates.	25-Aug-2020 Redemable at Par. No contingent call dates.	Redemable at a premium from 25-Aug-2020 to 24-Aug-2024. On or after 25-Aug-2024 redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	N/A
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.90%	3.80%	3.80%	5.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	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	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	Upon the occurrence of an NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14
Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl. - Class B Pref Shares - Series 29	Prospectus Suppl. - Class B Pref Shares - Series 31	Prospectus Suppl. - Class B Pref Shares - Series 33	Prospectus Suppl. - Class B Pref Shares - Series 35
Pricing Supplement (If applicable)					

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

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

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

Main Features Of Regulatory Capital Instruments					
(\$ millions except as noted)					
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Preferred Shares Class B - Series 44	Preferred Shares Class B - Series 46	4.800% Additional Tier 1 Capital Notes	Subordinated Debentures - Series 20
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368B207	06368B108	06368B5P9	063671BD2
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Additional Tier 1 Capital Notes	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	350	658	145
9	Par value of instrument	400	350	USD 500	150
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Liability - amortized cost
11	Original date of issuance	17-Sep-2018	17-Apr-2019	30-Jul-2019	15-Dec-1995
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	\$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redeemable on or after 25-November-2023 at Par. No contingent call dates.	Redeemable on or after 25-May-2024 at Par. No contingent call dates.	Redeemable on or after 25-Aug-2024 at Par. No contingent call dates.	Redeemable on or after 15-Dec-2000 in the market, by tender or by private contract at any price. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 6 months	N/A
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until August 25, 2024	Fixed
18	Coupon rate and any related index	4.85%	5.10%	4.80%	8.25%
19	Existence of a dividend stopper	No	No	Yes	N/A
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	N/A
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	N/A
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	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	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.	N/A
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	N/A
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	N/A
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Senior Debt
36	Non-compliant transitioned features	No	No	No	Yes
37	If yes, specify non-compliant features	N/A	N/A	N/A	Not NVCC compliant
Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - May 23, 18	Short Form Base Shelf Prospectus - May 23, 18	USD Prospectus - Apr 27 17	
Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl. - Class B Pref Shares - Series 44	Prospectus Suppl. - Class B Pref Shares - Series 46	USD Prospectus Supplement Jul 23 19	
Pricing Supplement (If applicable)					

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

Main Features Of Regulatory Capital Instruments (5 millions except as noted)					
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Series H Medium-Term Notes - Second Tranche	Series I Medium-Term Notes - First Tranche	Series I Medium-Term Notes - Second Tranche	3.803% Subordinated Notes due 2032
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06369ZBT0	06369ZCC64	06369ZCD4	US063688GS16
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the laws of Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	981	1,214	825	1,673
9	Par value of instrument	1,000	1,250	850	USD 1,250
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	08-Dec-2015	31-May-2016	31-May-2017	12-Dec-2017
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	08-Dec-2025	01-Jun-2026	01-Jun-2027	15-Dec-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	08-Dec-2020 Redeemable at Par. No contingent call dates.	01-Jun-2021 Redeemable at Par. No contingent call dates.	01-Jun-2022 Redeemable at Par. No contingent call dates.	15-Dec-2027 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Fixed until Dec 8, 2020	Fixed until Jun 1, 2021	Fixed until Jun 1, 2022	Fixed
18	Coupon rate and any related index	3.34%	3.32%	2.57%	3.803%
19	Existence of a dividend stopper	N/A	N/A	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Apr 13 16	Short Form Base Shelf Prospectus - Apr 13 16	USD Prospectus - Apr 27 17
Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl. - MTN - Dec 3 15	Prospectus Suppl. - MTN - May 25 16	Prospectus Suppl. - MTN - May 25 16	USD Prospectus Supplement - Dec 07 17
Pricing Supplement (If applicable)		Pricing Suppl. - Series H MTN - Tranche 2	Pricing Suppl. - Series I MTN - Tranche 1	Pricing Suppl. - Series I MTN - Tranche 2	

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

Main Features Of Regulatory Capital Instruments			
(\$ millions except as noted)			
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		4.338% Subordinated Notes due 2028	Series J Medium-Term Notes - First Tranche
1	Issuer	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368BQ686	06369ZCE2
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada	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
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	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 Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,189	995
9	Par value of instrument	USD 850	1,000
10	Accounting classification	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	05-Oct-2018	16-Sep-2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	05-Oct-2028	17-Sep-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	05-Oct-2023 Redeemable at Par. No contingent call dates.	17-Sep-2024 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed until Sept 17, 2024
18	Coupon rate and any related index	4.338%	2.88%
19	Existence of a dividend stopper	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	Short Form Base Shelf Prospectus - May 23, 18
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Oct 02 18	Prospectus Suppl. - Series J MTN - Tranche 1.PDF
	Pricing Supplement (If applicable)		Pricing Suppl. - Series J MTN - Tranche 1.PDF

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

Main Features Of Regulatory Capital Instruments

(\$ millions except as noted)

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

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

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

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

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

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
3	Governing law(s) of the instrument	New York, Ontario and Canada	New South Wales, Ontario and Canada	New South Wales, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	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	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	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			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	AUD Information Memorandum - Jul 08 19	AUD Information Memorandum - Jul 08 19
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18	N/A	N/A
	Pricing Supplement (if applicable)	Pricing Suppl. Series E USD MTN Jun 25 19	Pricing Suppl. Series 6 AUD MTN Jul 17 19	Pricing Suppl. Series 7 AUD MTN Jul 17 19

Main Features Of Regulatory Capital Instruments

(\$ millions except as noted)

		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368B5B08	US06367WQD82	XS2053390600
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD1,750	USD500	GBP500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	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
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	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			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	<u>USD Prospectus - Apr 27 17</u>	<u>NIP Prospectus – Sept 24, 2018</u>
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	<u>USD Prospectus Supplement - Sept 23 18</u>	<u>NIP Prospectus Supplement – Jul 11, 2019</u>
	Pricing Supplement (if applicable)	<u>CAD Senior Term Sheet - Jul 29, 2019</u>	<u>Pricing Suppl Series E USD MTN Sep 10 19</u>	<u>Final Terms – Series 192 NIP</u>

Main Features Of Regulatory Capital Instruments

(\$ millions except as noted)

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

Main Features Of Regulatory Capital Instruments (\$ millions 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)	Contractual
	<i>Regulatory treatment</i>	
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
8	Amount recognised in regulatory capital (Currency in millions, 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	17-Jan-2020
12	Perpetual or dated	Dated
13	Original maturity date	3-Feb-2025
14	Issuer call subject to prior supervisory approval	at par on or after 03-Jan-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
	<i>Coupons/dividends</i>	
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
22	Noncumulative or cumulative	Cumulative
23	Convertible or 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
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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jan 17, 2020

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	194019769	06368B2E7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 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	Dated
13	Original maturity date	15-Feb-2049	8-Mar-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	15-Feb-24	At Par on 08-Mar-2020
16	Subsequent call dates, if applicable	February 15 in each year commencing February 15 2024 up to but excluding the maturity date	At Par on September 08, 2020; March 08, 2021; September 08, 2021
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.05% accrual rate	3.00%-3.75%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)		
32	If write-down, full or partial		
33	If write-down, permanent or temporary		
34	If temporary write-down, description of write-down mechanism		
34a	Type of subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Series 188 NIP	Final Terms - CUSIP: 06368B2E7

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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B2G2	06368B2F4	06368B2K3	06367WKG7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	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	0.1	USD 0.55	10	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-Mar-2019	15-Mar-2019	21-Mar-2019	17-Apr-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	14-Mar-2025	15-Mar-2023	21-Mar-2030	17-Apr-2031
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-Mar-2020	At Par on 15-Mar-2020	At Par on 21-Mar-2020	At par on 17-Apr-2020
16	Subsequent call dates, if applicable	At Par on September 14, 2020; March 14, 2021; September 14, 2021; March 14, 2022; September 14, 2022; March 14, 2023; September 14, 2023; March 14, 2024; September 14, 2024	At Par on September 15, 2020; March 15, 2021; September 15, 2021; March 15, 2022; September 15, 2022	At Par on September 21, 2020; March 21, 2021; September 21, 2021; March 21, 2022; September 21, 2022; March 21, 2023; September 21, 2023; March 21, 2024; September 21, 2024; March 21, 2025; September 21, 2025; March 21, 2026; September 21, 2026; March 21, 2027; September 21, 2027; March 21, 2028; September 21, 2028; March 21, 2029; September 21, 2029	At Par on 17th of each January, April, July and October commencing on January 17th 2021 to January 17th 2031
	Coupons/dividends				
17	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	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	
	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: 06368B2G2	Final Terms - CUSIP: 06368B2F4	Final Terms - CUSIP: 06368B2K3	Final Terms - CUSIP: 06367WKG7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	06368B2Z0	198432458	06368B2W7	06368B2Y3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	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	2.05	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	29-Apr-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24-Apr-2025	25-Apr-2039	29-Apr-2022	29-Apr-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At Par on 24-Apr-2020	At Par on 25-Apr-2029	At Par on 29-Apr-2020	At Par on 29-Apr-2020
16	Subsequent call dates, if applicable	At Par on October 24, 2020; April 24, 2021; October 24, 2021; April 24, 2022; October 24, 2022; April 24, 2023; October 24, 2023; April 24, 2024; October 24, 2024	N/A	At Par on October 29, 2020; April 29, 2021; October 29, 2021	At Par on October 29, 2020; April 29, 2021; October 29, 2021
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.80%	1.60%	2.65%-3.25%	2.85%-3.11%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	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
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Prospectus - Sep 24, 2018	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Feb 28, 2019	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B2Z0	Final Terms - Series 191 NIP	Final Terms - CUSIP: 06368B2W7	Final Terms - CUSIP: 06368B2Y3

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.5	1.685	USD .235	USD .165
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-May-2019	7-May-2019	8-May-2019	9-May-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
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
15	Optional call date, contingent call dates and redemption 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	At Par on November 08, 2020; May 08, 2021; November 08, 2021; May 08, 2022; November 08, 2022	At Par on November 09, 2020; May 09, 2021; November 09, 2021; May 09, 2022; November 09, 2022
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.60%	2.55%-3.00%	2.65%-3.50%	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	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B3F3	Final Terms - CUSIP: 06368B3A4	Final Terms - CUSIP: 06368B3M8	Final Terms - CUSIP: 06368B3N6

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B3R7	06368B3U0	06368B3W6	06368B4D7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	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	25	0.9	2.5	1.8
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-Jun-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	9-May-2026	15-May-2024	23-May-2025	12-Jun-2040
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-May-2020	At Par on 15-May-2020	At Par on 23-May-2020	At Par on 12-Jun-2020
16	Subsequent call dates, if applicable	At Par on November 09, 2020; May 09, 2021; November 09, 2021; May 09, 2022; November 09, 2022; May 09, 2023; November 09, 2023; May 09, 2024; November 09, 2024; May 09, 2025; November 09, 2025	At Par on November 15, 2020; May 15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023	At Par on November 23, 2020; May 23, 2021; November 23, 2021; May 23, 2022; November 23, 2022; May 23, 2023; November 23, 2023; May 23, 2024; November 23, 2024	At Par on December 12th and June 12th starting December 12 2020 and ending December 12 2039
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.65%-3.50%	2.50%-3.00%	2.60%-4.00%	3.45%
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
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B3R7	Final Terms - CUSIP: 06368B3U0	Final Terms - CUSIP: 06368B3W6	Final Terms - CUSIP: 06368B4D7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B4F2	06368B4L9	06367WLM3	06367WMG5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	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	3.366	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-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	17-Jun-2024	18-Jun-2024	24-Dec-2026	28-Jun-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 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	N/A	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
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A		
	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 Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	06368B5C8	06367WND1	06367WNG4	06367WNF6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	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	1.55	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	29-Jul-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-Jul-2022	25-Jul-2029	25-Jul-2031	29-Jul-2031
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 23-Jul-2020	At par on 25-Oct-2019	At par on 25-Jan-2020	At par on 29-Jan-2020
16	Subsequent call dates, if applicable	At Par on January 23, 2021; July 23, 2021; January 23, 2022	At Par on 25th day of each January, April, July and October, commencing January 25, 2020 and ending April 25th 2029	At Par on January 25 and July 25 of each year, commencing July 25, 2020 and ending January 25, 2031	At Par on January 29 and July 29 of each year, commencing July 29, 2020 and ending January 29, 2031
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.29%	3.00%	2.80-3.55%	3.18%
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	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				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A			
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23, 18	USD Prospectus Supplement - Sep 23, 18	USD Prospectus Supplement - Sep 23, 18
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B5C8	Final Terms - CUSIP: 06367WND1	Final Terms - CUSIP: 06367WNG4	Final Terms - CUSIP: 06367WNF6

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WML4	06368B5J3	06368B5K0	06368B5Q7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 4.369	USD 0.2	15	0.775
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jul-2019	1-Aug-2019	1-Aug-2019	6-Aug-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	31-Jul-2024	1-Aug-2024	1-Dec-2030	6-Aug-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 31-Jul-2020	At par on 1-Aug-2020	1-Aug-2020	At par on 6-Aug-2020
16	Subsequent 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; August 01, 2024; February 01, 2025; August 01, 2025; February 01, 2026; August 01, 2026; February 01, 2027; August 01, 2027; February 01, 2028; August 01, 2028; February 01, 2029; August 01, 2029; February 01, 2030; August 01, 2030	At par on August 06, 2021; August 06, 2022; August 06, 2023
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%-3.00%	2.50%-3.25%	Zero coupon, 3.14% accrual rate	2.10%-2.65%
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	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep 23, 18	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06367WML4	Final Terms - CUSIP: 06368B5J3	Final Terms - CUSIP: 06368B5K0	Final Terms - CUSIP: 06368B5Q7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	06368B5R5	06367WPB3	06368B5U8	06368B6L7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 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	16-Aug-2019	22-Aug-2019	30-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
16	Subsequent call dates, if applicable	At Par on August 12, 2020; February 12, 2021	At Par on February 16, 2020; May 16, 2020; August 16, 2020; November 16, 2020; February 16, 2021; May 16, 2021	At par on February 22, 2021; August 22, 2021; February 22, 2022	At par on February 28, 2021; August 30, 2021; February 28, 2022; August 30, 2022; February 28, 2023; August 30, 2023; February 29, 2024; August 30, 2024; February 28, 2025; August 30, 2025; February 28, 2026
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%	2.40%	2.35%-2.75%	2.55%-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	No	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
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B5R5	Final Terms - CUSIP: 06367WPB3	Final Terms - CUSIP: 06368B5U8	Final Terms - CUSIP: 06368B6L7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WQB2	06367WPM9	06368B6S2	06368B6T0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.045	USD 3.161	10 USD 3.53	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	6-Sep-2019	18-Sep-2019	19-Sep-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	18-Feb-2026	6-Mar-2023	18-Sep-2024	19-Sep-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 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
	<i>Coupons/dividends</i>				
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				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep. 23 18	USD Prospectus Supplement - Sep. 23 18	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06367WQB2	Final Terms - CUSIP: 06367WPM9	Final Terms - CUSIP: 06368B6S2	Final Terms - CUSIP: 06368B6T0

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B6R4	06368B7A0	06368B6Y9	06368B6Z6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.7	0.413	20	10
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	20-Sep-2019	20-Sep-2019	23-Sep-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Sep-2024	20-Sep-2025	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
	<i>Coupons/dividends</i>				
17	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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6R4	Final Terms - CUSIP: 06368B7A0	Final Terms - CUSIP: 06368B6Y9	Final Terms - CUSIP: 06368B6Z6

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	06368B6U7	06368B6W3	06368B6X1	06367WQH9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	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	0.66	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	26-Sep-2019	26-Sep-2019	30-Sep-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24-Sep-2022	26-Sep-2025	26-Sep-2025	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	Coupon rate and any related index	2.00%-2.30%	2.35%-3.00%	2.60%-3.00%	2.25%-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	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6U7	Final Terms - CUSIP: 06368B6W3	Final Terms - CUSIP: 06368B6X1	Final Terms - CUSIP: 06367WQH9

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	205787518	06368B7F9	06368B7K8	205787470
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	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 100	0.5	0.151	USD 100
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-Sep-2019	1-Oct-2019	1-Oct-2019	7-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
16	Subsequent call dates, if applicable	September 30 in each year, commencing on September 30, 2020 up to and excluding the maturity date, subject to adjustment in accordance with the Following Business Day Convention	At par on April 01, 2021; October 01, 2021; April 01, 2022	At par on April 01, 2021; October 01, 2021; April 01, 2022	October 7 in each year, commencing on October 7, 2020 up to and excluding the maturity date, subject to adjustment in accordance with the Following Business Day Convention
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 4.05% accrual rate	2.20%-3.00%	2.15%-2.50%	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	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	N/A	N/A	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 205787518	Final Terms - CUSIP: 06368B7F9	Final Terms - CUSIP: 06368B7K8	Final Terms - CUSIP: 205787470

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B6V5	06367WQX4	06368B7P7	06368B7L6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25	USD 20	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-Apr-2023	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
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.60%-3.00%	2.40%	2.00%-2.60%	2.60%-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	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
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6V5	Final Terms - CUSIP: 06367WQX4	Final Terms - CUSIP: 06368B7P7	Final Terms - CUSIP: 06368B7L6

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	06368B7U6	06367WRE5	06367WRB1	06367WRG0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.457	USD 25	USD 10	USD 9.525
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-Oct-2019	28-Oct-2019	31-Oct-2019	31-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24-Oct-2022	28-Apr-2023	31-Oct-2024	31-Oct-2029
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-Oct-2020	At par on 28-Apr-2020	At par on 31-Jan-2020	At par on 31-Oct-2021
16	Subsequent call dates, if applicable	At par on April 24, 2021; October 24, 2021; April 24, 2022	At par on October 28, 2020; April 28, 2021; October 28, 2021; April 28, 2022; October 28, 2022	At par on the last calendar day of each January, April, July and October, commencing on January 31, 2020, up to and excluding the maturity date	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
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%-2.25%	2.20%	2.50%	2.60%-3.10%
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				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B7U6	Final Terms - CUSIP: 06367WRE5	Final Terms - CUSIP: 06367WRB1	Final Terms - CUSIP: 06367WRG0

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8C5	06368B8E1	06368B8L5	06368B8Q4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5.00	2.00	11.90	3.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Nov-2019	5-Nov-2019	6-Nov-2019	6-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	4-Nov-2021	5-Nov-2025	6-Nov-2024	6-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 4-May-2020	At par on 5-Nov-2020	On 6-Nov-2020	N/A
16	Subsequent call dates, if applicable	At par on November 04, 2020; May 04, 2021	At par on May 05, 2021; November 05, 2021; May 05, 2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025	On May 06, 2021; November 06, 2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024	N/A
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	1.90%-2.10%	2.75%-4.00%	2.74%	3mo BA + 62 bps
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				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8C5	Final Terms - Cusip: 06368B8E1	Final Terms - Cusip: 06368B8L5	Final Terms - Cusip: 06368B8Q4

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	06368B8P6	06367WRT2	06367WSB0	06368B8R2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	15.00	USD 25.00	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	8-Nov-2019	8-Nov-2019	12-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	7-Nov-2026	8-Nov-2021	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 February, May, August, and November commencing on February 8th 2020, up to and excluding the maturity date	On the 8th day of each February, May, August, and November commencing on November 8, 2023, up to and excluding 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
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.80%-3.50%	2.00%	2.38%	2.50%-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	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				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8P6	Final Terms - Cusip: 06367WRT2	Final Terms - Cusip: 06367WSB0	Final Terms - Cusip: 06368B8R2

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8U5	06367WRF2	207873667	06368B8W1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 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	12-Nov-2019	14-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	12-Nov-2024	12-Nov-2031	12-Nov-2034	14-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 12-May-2020	On 12-Feb-2020	On 12-Nov-2021	At par on 14-Nov-2020
16	Subsequent call dates, if applicable	At par on November 12, 2020; May 12, 2021; November 12, 2021; May 12, 2022; November 12, 2022; May 12, 2023; November 12, 2023; May 12, 2024	On the 12th day of each February, May, August and November, commencing on February 12, 2020, up to and excluding the maturity date	On the 12th day of November of each year, commencing on 12 November 2021, up to and excluding the maturity date	At par on May 14, 2021; November 14, 2021; May 14, 2022; November 14, 2022; May 14, 2023; November 14, 2023; May 14, 2024
	<i>Coupons/dividends</i>				
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%	2.50%-3.20%
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				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	NIP Offering Circular - Jul 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep. 23 18	NIP Prospectus Supplement - Aug. 28, 2019	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8U5	Final Terms - Cusip: 06367WRF2	Final Terms - Cusip: 207873667	Final Terms - Cusip: 06368B8W1

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8V3	06368DAC8	06368DAF1	06367WSG9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	15.00	10.00	0.50	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	15-Nov-2019	18-Nov-2019	19-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	14-Nov-2026	15-Nov-2029	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
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; November 15, 2023; May 15, 2024; November 15, 2024; May 15, 2025; November 15, 2025; May 15, 2026; November 15, 2026; May 15, 2027; November 15, 2027; May 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
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%-4.00%	3.22%	2.60%-3.00%	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				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	06368DAB0	208101269	06368DAA2	208150146
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.00	USD 30.00	2.50	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
	<i>Coupons/dividends</i>				
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	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	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				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Prospectus - July 11, 2019	N/A	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Aug 28, 2019	N/A	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DAB0	Final Terms - Cusip: 208101269	Final Terms - Cusip: 06368DAA2	Final Terms - Cusip: 208150146

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DAH7	06367WSE4	06367WSA2	208106023
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	6.00	USD 10.00	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	Original date of issuance	22-Nov-2019	26-Nov-2019	27-Nov-2019	27-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	22-Nov-2028	26-May-2023	27-Nov-2024	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 February 27, 2020	On November 27 of each year
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.75%-4.00%	2.25%	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	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	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 Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WSM6	06368DAY0	06368DAN4	06368DBH6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	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	1.06	1.635
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	3-Dec-2019	18-Dec-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	18-Dec-2025
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	At par on June 03, 2021; December 03, 2021; June 03, 2022; December 03, 2022; June 03, 2023; December 03, 2023; June 03, 2024	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	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%	2.50%-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	Yes	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	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep. 23 18	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WSM6	Final Terms - Cusip: 06368DAY0	Final Terms - Cusip: 06368DAN4	Final Terms - Cusip: 06368DBH6

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.344	7.50	USD 5.00	25.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Dec-2019	19-Dec-2019	20-Dec-2019	20-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2025	19-Dec-2025	20-Dec-2024	20-Dec-2034
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
	<i>Coupons/dividends</i>				
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				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.20	1.062	USD 20.00	2.023
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-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-Dec-2022	27-Dec-2025	27-Dec-2049	30-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 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; June 30, 2023; December 30, 2023; June 30, 2024
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.15%	2.50%-3.00%	3.64%	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	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	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 Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DBM5	06368DCC6	06368DBW3	210229116
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	30.00	10.00	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	At par on July 02, 2021; January 02, 2022; July 02, 2022; January 02, 2023; July 02, 2023; January 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026	At par on July 10, 2021; January 10, 2022; July 10, 2022; January 10, 2023; July 10, 2023; January 10, 2024; July 10, 2024; January 10, 2025; July 10, 2025; January 10, 2026; July 10, 2026	At par on January 13, 2021; July 13, 2021; January 13, 2022; July 13, 2022	On January 15 of each year
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	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
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DBM5	Final Terms - Cusip: 06368DCC6	Final Terms - Cusip: 06368DBW3	Final Terms - Cusip: 210229116

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	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
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				
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 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	23-Jan-2020	24-Jan-2020	24-Jan-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	22-Jan-2060	23-Jan-2026	24-Jan-2023	24-Jan-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
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
16	Subsequent call dates, if applicable	On January 22 of each year	On January 23, July 23 of each year, beginning July 23, 2020, up to and excluding the maturity date	On January 24, April 24, July 24, October 24 of each year, beginning on April 24, 2020, up to and excluding the maturity date	On January 24, April 24, July 24, October 24 of each year, beginning April 24, 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	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
21	Existence of a step up or other incentive to redeem	No	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug. 28, 2019	USD Prospectus Supplement - Sep. 23 18	USD Prospectus Supplement - Sep. 23 18	USD Prospectus Supplement - Sep. 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 210658041	Final Terms - Cusip: 06367WUH4	Final Terms - Cusip: 06367WUK7	Final Terms - Cusip: 06367WUG6

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg Identifier for private placement)	06368DCQ5	06368DCW2	06368DCX0	06367WUY7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2.50	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 January 30, 2021; July 30, 2021; January 30, 2022; July 30, 2022	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	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	As par on each January 31 and July 31, commencing on July 31, 2020
	<i>Coupons/dividends</i>				
17	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				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	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